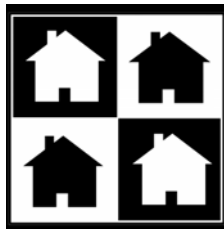


# City of Cleveland Community Lending Factbook

CARRIE PLEASANTS  
DAVID M. BROWN



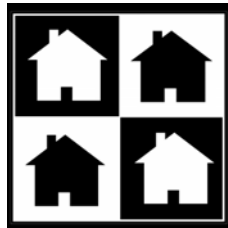
July 2007

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### About the Authors

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### Acknowledgements

Funding for this report was provided by The George Gund Foundation. This report was edited by Jeffrey D. Dillman, Executive Director of the Housing Research & Advocacy Center. The authors are grateful for assistance and suggestions provided by Geoff Smith of the Woodstock Institute, Chicago, IL.

### About the Housing Research & Advocacy Center

The Housing Research & Advocacy Center (the “Housing Center”) is a 501(c)(3) non-profit organization whose mission is to eliminate housing discrimination and assure choice in Northeast Ohio by providing those at risk with effective information, intervention, and advocacy. The Housing Center works to achieve its mission through work in three primary areas: research and mapping, education and outreach, and enforcement of fair housing laws through testing and litigation. In addition to addressing traditional issues of housing discrimination and segregation, the Housing Center also provides research, education, and analysis of subprime and predatory lending practices and trends in the region.

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## **Introduction**

This factbook is designed to provide basic information on home mortgage lending in 2005 (the most recent data available) in Cleveland, Ohio, and its 36 statistical planning areas (SPAs). For each neighborhood, the factbook provides the following information:

- Population data, including the racial and ethnic make-up of the neighborhood and the home ownership rates of each of these groups;
- Housing data, including the number of housing units that are owner-occupied, renter-occupied, and vacant;
- Income data, including the median family income and the percent of families living in poverty;
- Single-family mortgage lending data for 2005, including:
  - Volume of lending done by depository institutions and their subsidiaries and by non-depository institutions and a comparison of the rates of high-cost lending by these two groups;
  - Origination rates, denial rates, and high-cost lending rates by race and ethnicity;
- Five-year mortgage loan origination trends, covering both single-family and manufactured homes, including:
  - Volume of lending based on purpose (conventional home purchase, FHA/VA home purchase, refinance, and home improvement);
  - Volume of lending by subprime lenders;
- Top ten home purchase lenders in 2005 based on applications and originations;
- Top ten refinance lenders in 2005 based on applications and originations.

The goal of the factbook is to provide this information in a convenient manner that will allow individuals to quickly obtain an overview of a given community, as well as to be able to compare communities along these variables. By doing so, we hope that readers will have a better picture of the type of mortgage lending that is occurring both region-wide as well as in individual communities.

## **Notes on the Data**

### **Race and Ethnic Data**

For purposes of this factbook, we examined the following racial categories: African Americans, Asians, Native Americans, Whites, and Other. Because the total number of Native Hawaiians and Other Pacific Islanders were relatively small in each of the geographies studied, these two groups were combined into the “Asian” category. Similarly, because the total number of Alaska Natives was relatively small in these geographies, this group was combined into the “Native American” category. “Other” includes individuals classified as “two or more races” as well as those categorized as “some other race.”

Under U.S. Census definitions, “Hispanic” is considered an ethnic designation, and individuals categorized as “Hispanic” are also listed in one of the racial designations listed above. Therefore, adding up the racial and ethnic categories will result in double-counting individuals categorized as “Hispanic.”<sup>1</sup>

### **Mortgage Data**

This report utilized mortgage lending data provided by lenders to the federal government under the Home Mortgage Disclosure Act (HMDA), 12 U.S.C. §2801, *et seq.* This statute requires most mortgage lenders – including banks, savings and loan associations, credit unions, and mortgage and consumer finance companies – located in metropolitan areas to report certain data regarding their loans to the federal government and members of the public.

Lenders without offices in metropolitan areas and/or who originate or accept fewer than five applications in metropolitan areas are exempt from the HMDA reporting requirements.<sup>2</sup> Lenders with small assets size are not required to report data for the following year.<sup>3</sup> Lenders who are covered by the HMDA reporting requirements must report data on home purchase loans, refinancing loans, and home improvement loans. However, reporting is optional for home equity loans (HELOCs) that are intended for home improvement or home purchase, and HELOCs that are not intended for home improvements or home purchase are not required to be reported.<sup>4</sup>

Although not all lenders are required to provide data under the Act, HMDA data is generally regarded as providing the most thorough information available on mortgage lending.<sup>5</sup>

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<sup>1</sup> See U.S. Census, “Race and Hispanic Origin in 2005,” available at <http://www.census.gov/population/pop-profile/dynamic/RACEHO.pdf>

<sup>2</sup> See FFIEC, “2005 Reporting Criteria for Depository Institutions,” available at <http://www.ffiec.gov/hmda/reportde2005.htm>, and FFIEC, “2005 Reporting Criteria for Nondepository Institutions,” available at <http://www.ffiec.gov/hmda/reportno2005.htm>. However, if a lender is required to report HMDA data, it must report information on all of its applications and loans (other than HELOCs) including those in non-metropolitan areas. Avery, Robert B., Kenneth P. Brevoort, and Glenn B. Canner, “Higher-Priced Home Lending and the 2005 HMDA Data,” *Federal Reserve Bulletin* (2006), at A165.

<sup>3</sup> Lenders with less than \$34 million in assets on December 31, 2004, did not have to report data in 2005. FFIEC, “2005 Reporting Requirements for Depository Institutions.”

<sup>4</sup> Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” April 3, 2006, at 2, available at <http://www.federalreserve.gov/boarddocs/press/bcreg/2006/20060403/attachment.pdf>.

<sup>5</sup> See, e.g., Carsey Institute, “Subprime and Predatory Lending in Rural America: Mortgage Lending Practices that Can Trap Low-Income Rural People,” Policy Brief No. 4 (Fall 2006), at 2.

Nationwide, there were over 36 million loan records reported for calendar year 2005, with 8,848 institutions reporting.<sup>6</sup> These lenders account for approximately 80% of the estimated number of loans originated nationwide in 2005.<sup>7</sup> In Ohio, there were over 1.16 million loan records reported for calendar year 2005, with approximately 1,200 institutions reporting. In Cuyahoga County, there were 132,035 loan records reported for calendar year 2005, with approximately 543 institutions reporting. In Cleveland, there were 43,722 loan records reported for calendar year 2005, with approximately 362 institutions reporting.

Under HMDA, lenders are required to report data on the race, ethnicity, gender, and income of an applicant; the type, amount, and, in some instances, price of the loan; the disposition of the application; the type and location of the property; and whether the loan was sold.<sup>8</sup> While some HMDA data on race and ethnicity is not reported, under Federal Reserve Board guidelines, lenders are required to complete this information based on “visual observation or surname.”<sup>9</sup>

This report lists data for both “high-cost lending” and for loans by “subprime lenders.” These two terms are not synonymous. Data on loans by subprime lenders were obtained utilizing the lists developed by the U.S. Department of Housing and Urban Development (HUD) for the years 2001-2005, inclusive.<sup>10</sup> These lists include mortgage lenders whose primary focus is on making subprime loans, or “loans with higher interest rates that are designed for borrowers with impaired credit or who do not otherwise qualify for loans in the conventional prime market.”<sup>11</sup>

The HUD lists of subprime lenders may undercount subprime loans because some lenders who primarily originate prime loans may originate *some* subprime loans in a given year and would not be counted as a “subprime lender.” For example, in 2005, Countrywide Mortgage was not included on the HUD list of subprime lenders, and therefore none of their loans would be reported as subprime loans during that year. However, Countrywide reported in 2005 that 262 of the 744 loans they originated in the City of Cleveland for single-family and manufactured homes were “high-cost,” and these loans would be considered subprime by most definitions. The HUD list may also potentially overcount other subprime loans, because some subprime lenders may originate some prime loans.

---

<sup>6</sup> Of these, 11.67 million were home purchase loans, 15.90 were refinancing loans, 2.54 were home improvement loans, and 5.87 were loans purchased from other institutions. Avery, *et al.*, A129.

<sup>7</sup> Avery, *et al.*, A123.

<sup>8</sup> Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” at 1; Avery, *et al.*, at A165-166.

<sup>9</sup> 12 C.F.R. §202.13(b).

<sup>10</sup> The HUD subprime lender lists are compiled by and were obtained from Randall M. Scheessele, U.S. Department of Housing and Urban Development.

<sup>11</sup> Kathleen Engel & Patricia McCoy, “A Tale of Three Markets: The Law and Economics of Predatory Lending,” September 1, 2001, at 7, citing, *inter alia*, Board of Governors of the Federal Reserve System *et al.*, Interagency Guidance on Subprime Lending 1 (Mar. 3, 1999) (defining subprime lending as credit extensions “to borrowers who exhibit characteristics indicating a significantly higher risk of default than traditional bank lending customers.”) and Board of Governors of the Federal Reserve System, Expanded Interagency Guidance for Subprime Lending Programs (Jan. 31, 2001).



Despite these limitations, by examining the amount of subprime lending over a five-year period, we believe that one can determine overall trends of this segment of lending to determine if it is increasing or decreasing and by how much.

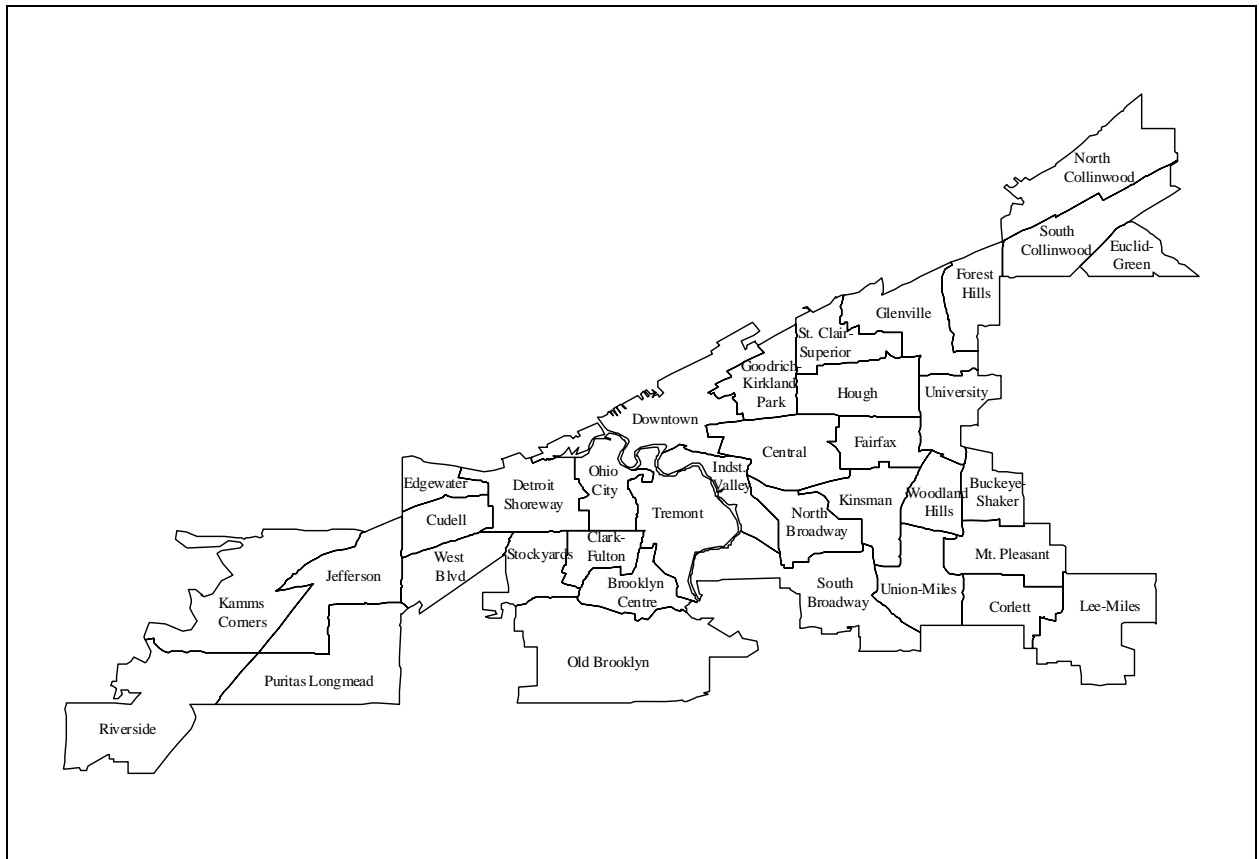
“High-cost” lending refers to mortgage loans in which the annual percentage rate (APR) is more than 3% (or, for second-lien mortgages, 5%) above the rate on Treasury securities of comparable maturity. This rate was chosen by the Federal Reserve Board for all HMDA-reporting lenders as the threshold for lenders to report certain pricing information about their mortgage loans to the federal government beginning with the 2004 HMDA submissions. The Federal Reserve Board has indicated that it chose the 3% and 5% thresholds in the belief that they would exclude the vast majority of prime-rate loans and include the vast majority of subprime-rate loans.<sup>12</sup>

While most “high-cost” loans would be considered “subprime” loans, some “high-cost” loans are made by prime lenders. Moreover, some “subprime” loans might not meet the trigger requirement for being considered “high-cost.”

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<sup>12</sup> Federal Reserve, “Frequently Asked Questions About the New HMDA Data,” at 4.

**Statistical Planning Areas in the City of Cleveland**



## **Overview of Mortgage Lending in the City of Cleveland**

### **Denial Rates**

Racial disparities in mortgage loan application denial rates were found throughout the City of Cleveland. Citywide, Hispanics/Latinos were denied single-family mortgage loans 38.69% of the time, compared to 38.51% for African Americans, 35.84% for Asians, and 30.22% for whites.

African Americans were denied at the highest rates in Downtown (50.00% of the time), Tremont (49.30%), and Goodrich-Kirtland Park (48.57%). Hispanics/Latinos were denied loans at the highest rates in South Broadway (48.15%), North Broadway (47.06%), and Buckeye-Shaker (46.15%). Whites were denied loans at the highest rates in Central (60.00%), Woodland Hills (40.28%), and Kinsman (39.29%). Asians were denied loans at the highest rates in South Broadway (48.15%), Goodrich-Kirtland Park (48.57%), and Old Brooklyn (41.51%).<sup>13</sup>

### **High-Cost Lending and Loans by Subprime Lenders**

High-cost lending revealed similar racial and ethnic disparities. Citywide, 47.74% of all single-family mortgage loans were high-cost. Citywide, African Americans were more than one and one-half times more likely to obtain a high-cost loan than whites (59.88% of the time compared to 34.63%).

High-cost lending also revealed disparities based on location, specifically between eastside and westside geographies: 60.13% of all single-family mortgage loans obtained on the eastside of Cleveland were high-cost loans, compared to 34.17% of single-family mortgage loans on the westside.<sup>14</sup>

The greatest incidence of high-cost single-family mortgage lending for African Americans occurred in Goodrich-Kirtland Park, where 88.89% of loans obtained by African Americans were high-cost. For whites, the greatest incidence of high-cost single-family mortgage lending occurred in the Woodland Hills neighborhood, where 92.59% of loans obtained by whites were high-cost. For Hispanics/Latinos, the greatest incidence of high-cost single-family mortgage lending occurred in St. Clair Superior (60.00%), while West Boulevard had the greatest incidence of high-cost single-family mortgage lending for Asians (29.41%).

Among SPAs with at least 10 loans originated, high-cost lending disparities between African Americans and whites were greatest in University, Tremont, and Ohio City: African Americans

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<sup>13</sup> For comparison purposes, we only considered jurisdictions in which at least 10 loan applications were received for each racial or ethnic group.

<sup>14</sup> Eastside and westside neighborhoods are divided by the Cuyahoga River. Eastside neighborhoods are: Buckeye-Shaker, Central, Corlett, Downtown, Euclid-Green, Fairfax, Forest Hills, Glenville, Goodrich-Kirtland Park, Hough, Industrial Valley, Kinsman, Lee-Miles, Mt. Pleasant, North Broadway, North Collinwood, South Broadway, South Collinwood, St. Clair-Superior, Union-Miles, University, and Woodland Hills. Westside neighborhoods are: Brooklyn Centre, Clark-Fulton, Cudell, Detroit-Shoreway, Edgewater, Jefferson, Kamms Corners, Ohio City, Old Brooklyn, Puritas-Longmead, Riverside, Stockyards, Tremont, and West Boulevard.

obtained high-cost loans at more than three and one-third times the rate of whites in University (65.00% compared to 19.30%), at more than two and two-fifths times the rate of whites in Tremont (66.67% compared to 27.65%), and at more than two and one-third times the rate of whites in Ohio City (60.00% compared to 25.32%).

In 2001, 2002, and 2003, loans by subprime lenders comprised approximately 25% of total lending in the City of Cleveland. This increased to 41.17% in 2004 and dropped to 37.18% by 2005. Countywide, 45.55% of all loans by subprime lenders were obtained in Cleveland, although the City represents only 34% of the population. Additionally, among jurisdictions originating at least 10 loans in 2005, the highest ratios of loans by subprime lenders to total lending occurred in Woodland Hills (62.99%), Kinsman (61.73%), and North Broadway (61.24%). Eastside neighborhoods disproportionately obtain a greater share of loans issued by subprime lenders than westside neighborhoods. For instance, 48.45% of single-family or manufactured mortgage loans were from subprime lenders in the eastside, compared to 24.85% for westside neighborhoods.

These racial disparities in high-cost lending are troubling. Although some claim that subprime lending has resulted in greater homeownership, a recent study by the Center for Responsible Lending concluded the opposite: that subprime lending has actually resulted in a net homeownership *loss*, especially for African Americans and Hispanics/Latinos, due to high interest rates, prepayment penalties, and subsequent foreclosures.<sup>15</sup> The exploding foreclosure rates in Cuyahoga County, which reached 13,610 filings in 2006, provide further evidence for this argument.<sup>16</sup>

### Lending Trends

Citywide, conventional home purchase mortgage lending has increased every year since 2001, while Federal Housing Administration (FHA) and Veterans Affairs (VA) home purchase mortgage lending has declined every year during this same period. In the five-year period starting 2001, conventional home purchase lending, as a percentage of total lending, peaked in 2005 at 43.37%, up from 23.65% in 2001. In 2005, FHA/VA home purchase lending comprised 3.54% of total lending, down from 7.74% in 2001. Refinance lending peaked in Cleveland in 2003, comprising 61.43% of total lending.

### Loan Applications

Argent Mortgage Company had the greatest market share of applications for refinance lending in the City of Cleveland (2,836 applications, or 11.98%), followed closely by Ameriquest Mortgage Company (2,525 applications, or 10.67%)<sup>17</sup>. Argent received the most refinance applications in 22 of the City's SPAs, followed by Ameriquest (13).

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<sup>15</sup> See Center for Responsible Lending, "Subprime Lending is a Net Drain on Homeownership," (March 27, 2007) available at <http://www.responsiblelending.org/pdfs/Net-Losership-3-26.pdf>.

<sup>16</sup> See Schiller, Zach, "Foreclosure Growth in Ohio 2007," Policy Matters Ohio, March 2007, available at <http://www.policymattersohio.org/ForeclosureGrowthOhio2007.htm>.

<sup>17</sup> Argent Mortgage Company and Ameriquest Mortgage Company are both subsidiaries of ACC Capital Holdings.

Citywide, the greatest market share for home purchase lending applications was again Argent Mortgage Company, with 2,925 applications (18.36%), followed by Aegis Funding Corporation, with 834 applications (5.24%). Argent received the most home purchase applications in 30 SPAs, followed by National City Bank of Indiana (3), and Third Federal Savings & Loan (2).

#### Loan Originations

Citywide, Argent Mortgage Company had the greatest market share of single-family or manufactured home purchase and refinance originations at 17.63% and 16.65%, respectively.

Argent Mortgage Company originated 1,258 of the 2,925 home purchase loan applications it received, for an origination rate of 43.01%. Although Ameriquest received the second most refinancing applications, it originated only 133 of those 2,525 applications, an origination rate of 5.27%. By contrast, Third Federal Savings and Loan originated 81.18% of the home purchase applications and 54.55% of the refinance applications it received.

When considering home purchase loan originations, Argent was the top loan originator by volume in 23 of the 36 statistical planning areas of Cleveland. Third Federal Savings & Loan led in 2 SPAs, followed by Fifth Third Mortgage Company with 2. Argent originated the most refinance loans in 31 SPAs, followed by Third Federal (8) and National City (7).

# CLEVELAND

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	243,939	50.99%	43.11%
Asian	6,622	1.38%	47.72%
Native American	1,458	0.30%	43.28%
White	198,510	41.49%	61.65%
Other	27,874	5.83%	44.79%
Hispanic*	34,728	7.26%	45.52%
<b>Total</b>	<b>478,403</b>	<b>100%</b>	<b>48.54%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	92,535	42.87%
Renter Occupied Units	98,103	45.45%
Vacant Units	25,218	11.68%
<b>Total Units</b>	<b>215,856</b>	<b>100%</b>

## Income Data

Median Family Income	\$30,286
Percent Family Poverty	22.9%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	7,931	\$616,803	1,781	22.46%
Non-Depository Institutions	7,262	\$576,672	5,472	75.35%
<b>Total Single-Family Lending</b>	<b>15,193</b>	<b>\$1,193,475</b>	<b>7,253</b>	<b>47.74%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	15,495	5,967	38.51%	5,974	38.55%	3,577	59.88%
Asian	413	148	35.84%	180	43.58%	42	23.33%
Native American	164	66	40.24%	49	29.88%	17	34.69%
White	14,686	4,438	30.22%	7,314	49.80%	2,533	34.63%
Other	210	74	35.24%	81	38.57%	30	37.04%
Not Reported	8,165	3,601	44.10%	1,595	19.53%	1,054	66.08%
Hispanic*	1,905	737	38.69%	767	40.26%	261	34.03%
<b>Total</b>	<b>39,133</b>	<b>14,294</b>	<b>36.53%</b>	<b>15,193</b>	<b>38.82%</b>	<b>7,253</b>	<b>47.74%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	3,812	4,003	4,807	5,383	6,596
FHA/VA Home Purchase	1,247	981	753	670	538
Refinance	9,329	8,286	10,357	8,072	6,999
Home Improvement	1,733	1,169	942	1,283	1,074
<b>Total Lending</b>	<b>16,121</b>	<b>14,439</b>	<b>16,859</b>	<b>15,408</b>	<b>15,207</b>
Loans by Subprime Lenders	4,055	3,621	4,364	6,344	5,654

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	2,925	18.36	\$237,483	\$81
AEGIS FUNDING CORPORATION	834	5.24	\$53,015	\$64
COUNTRYWIDE HOME LOANS	746	4.68	\$59,007	\$79
NEW CENTURY MORTGAGE CORPORATION	675	4.24	\$54,358	\$81
LEHMAN BROTHERS BANK	665	4.17	\$47,711	\$72
LONG BEACH MORTGAGE CO	515	3.23	\$41,139	\$80
FINANCE AMERICA	463	2.91	\$33,268	\$72
THIRD FEDERAL SAVINGS AND LOAN	441	2.77	\$49,514	\$112
PEOPLE'S CHOICE FINANCIAL CORP	348	2.18	\$26,227	\$75
CCO MORTGAGE CORP	320	2.01	\$19,786	\$62

#### By Originations

ARGENT MORTGAGE COMPANY LLC	1,258	17.63	\$100,568	\$80
NEW CENTURY MORTGAGE CORPORATION	375	5.26	\$30,109	\$80
THIRD FEDERAL SAVINGS AND LOAN	358	5.02	\$39,696	\$111
AEGIS FUNDING CORPORATION	345	4.84	\$20,894	\$61
COUNTRYWIDE HOME LOANS	313	4.39	\$25,443	\$81
LONG BEACH MORTGAGE CO	305	4.28	\$24,692	\$81
CCO MORTGAGE CORP	232	3.25	\$14,051	\$61
NATIONAL CITY BANK OF INDIANA	210	2.94	\$32,066	\$153
FIFTH THIRD MORTGAGE COMPANY	206	2.89	\$23,169	\$112
WELLS FARGO BANK, NA	194	2.72	\$18,023	\$93

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	2,836	11.98	\$240,808	\$85
AMERIQUEST MORTGAGE COMPANY	2,525	10.67	\$229,225	\$91
HFC COMPANY LLC	1,382	5.84	\$127,837	\$93
BENEFICIAL HOMEOWNERS SERVICE	1,045	4.41	\$94,173	\$90
COUNTRYWIDE HOME LOANS	1,003	4.24	\$88,256	\$88
AEGIS LENDING CORPORATION	773	3.27	\$69,299	\$90
DELTA FUNDING CORPORATION	729	3.05	\$67,451	\$93
LEHMAN BROTHERS BANK	612	2.59	\$52,717	\$86
JPMORGAN CHASE BANK	603	2.55	\$44,765	\$74
PEOPLE'S CHOICE FINANCIAL CORP	542	2.29	\$45,462	\$84

#### By Originations

ARGENT MORTGAGE COMPANY LLC	1,165	16.65	\$97,893	\$84
COUNTRYWIDE HOME LOANS	409	5.84	\$34,928	\$85
THIRD FEDERAL SAVINGS AND LOAN	276	3.94	\$22,891	\$83
NEW CENTURY MORTGAGE CORPORATION	254	3.63	\$21,181	\$83
JPMORGAN CHASE BANK	229	3.27	\$16,231	\$71
PEOPLE'S CHOICE FINANCIAL CORP	224	3.20	\$17,662	\$79
HFC COMPANY LLC	203	2.90	\$19,080	\$94
AMERICAN HOME MORTGAGE CORP	166	2.37	\$12,305	\$74
BENEFICIAL HOMEOWNERS SERVICE	163	2.33	\$14,968	\$92
WELLS FARGO BANK, NA	153	2.19	\$12,520	\$82

## BROOKLYN CENTRE

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,203	13.10%	21.62%
Asian	79	0.86%	62.03%
Native American	83	0.90%	36.89%
White	6,610	72.00%	56.36%
Other	1,205	13.13%	51.93%
Hispanic*	2,379	25.92%	51.95%
<b>Total</b>	<b>9,180</b>	<b>100%</b>	<b>51.55%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,609	41.91%
Renter Occupied Units	1,831	47.69%
Vacant Units	399	10.39%
<b>Total Units</b>	<b>3,839</b>	<b>100%</b>

### Income Data

Median Family Income	\$28,981
Percent Family Poverty	23.80%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	138	\$9,193	35	25.36%
Non-Depository Institutions	122	\$9,602	89	72.95%
<b>Total Single-Family Lending</b>	<b>260</b>	<b>\$18,795</b>	<b>124</b>	<b>47.69%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	79	27	34.18%	37	46.84%	24	64.86%
Asian	9	5	55.56%	4	44.44%	3	75.00%
Native American	5	4	80.00%	1	20.00%	0	0.00%
White	422	156	36.97%	173	41.00%	71	41.04%
Other	5	3	60.00%	2	40.00%	0	0.00%
Not Reported	190	82	43.16%	43	22.63%	26	60.47%
Hispanic*	118	48	40.68%	41	34.75%	15	36.59%
<b>Total</b>	<b>710</b>	<b>277</b>	<b>39.01%</b>	<b>260</b>	<b>36.62%</b>	<b>124</b>	<b>47.69%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	74	57	74	69	90
FHA/VA Home Purchase	22	14	15	21	9
Refinance	200	188	199	159	145
Home Improvement	37	31	26	18	16
<b>Total Lending</b>	<b>333</b>	<b>290</b>	<b>314</b>	<b>267</b>	<b>260</b>
Loans by Subprime Lenders	69	65	68	98	93

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.



### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	33	14.47	\$2,697	\$82
AEGIS FUNDING CORPORATION	16	7.02	\$969	\$61
NEW CENTURY MORTGAGE CORPORATION	12	5.26	\$931	\$78
WELLS FARGO BANK, NA	8	3.51	\$814	\$102
LEHMAN BROTHERS BANK	8	3.51	\$564	\$71
COUNTRYWIDE HOME LOANS	8	3.51	\$497	\$62
SOUTHSTAR FUNDING	8	3.51	\$476	\$60
LONG BEACH MORTGAGE CO.	7	3.07	\$668	\$95
FINANCE AMERICA	7	3.07	\$580	\$83
OHIO SAVINGS BANK	6	2.63	\$469	\$78

#### By Originations

ARGENT MORTGAGE COMPANY LLC	11	11.11	\$922	\$84
NEW CENTURY MORTGAGE CORPORATION	9	9.09	\$723	\$80
AEGIS FUNDING CORPORATION	6	6.06	\$331	\$55
SOUTHSTAR FUNDING	5	5.05	\$278	\$56
WELLS FARGO BANK, NA	4	4.04	\$413	\$103
LONG BEACH MORTGAGE CO.	4	4.04	\$412	\$103
THIRD FEDERAL SAVINGS AND LOAN	4	4.04	\$370	\$93
OHIO SAVINGS BANK	4	4.04	\$315	\$79
FINANCE AMERICA	4	4.04	\$247	\$62
KEYBANK NATIONAL ASSOCIATION	3	3.03	\$292	\$97

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	53	11.11	\$4,438	\$84
ARGENT MORTGAGE COMPANY LLC	39	8.18	\$3,134	\$80
AEGIS LENDING CORPORATION	28	5.87	\$2,509	\$90
HFC COMPANY LLC	21	4.4	\$1,717	\$82
COUNTRYWIDE HOME LOANS	19	3.98	\$1,457	\$77
JPMORGAN CHASE BANK	18	3.77	\$1,192	\$66
PEOPLE'S CHOICE FINANCIAL CORP	16	3.35	\$1,645	\$103
BENEFICIAL HOMEOWNERS SERVICE	16	3.35	\$1,434	\$90
THIRD FEDERAL SAVINGS AND LOAN	14	2.94	\$1,064	\$76
CHARTER ONE BANK	12	2.52	\$837	\$70

#### By Originations

ARGENT MORTGAGE COMPANY LLC	17	11.72	\$1,351	\$79
JPMORGAN CHASE BANK	9	6.21	\$499	\$55
HFC COMPANY LLC	7	4.83	\$569	\$81
COUNTRYWIDE HOME LOANS	7	4.83	\$469	\$67
AMERIQUEST MORTGAGE COMPANY	6	4.14	\$567	\$95
NEW CENTURY MORTGAGE CORPORATION	6	4.14	\$562	\$94
AMERICAN HOME MORTGAGE CORP.	6	4.14	\$559	\$93
WELLS FARGO BANK, NA	5	3.45	\$404	\$81
FINANCE AMERICA	4	2.76	\$310	\$78
CHARTER ONE BANK	4	2.76	\$259	\$65

## BUCKEYE-SHAKER

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	12,982	80.82%	35.96%
Asian	344	2.14%	9.06%
Native American	24	0.15%	46.15%
White	2,631	16.38%	46.84%
Other	82	0.51%	31.45%
Hispanic*	204	1.27%	25.41%
<b>Total</b>	<b>16,063</b>	<b>100%</b>	<b>36.99%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,506	29.52%
Renter Occupied Units	5,083	59.88%
Vacant Units	899	10.59%
<b>Total Units</b>	<b>8,488</b>	<b>100%</b>

### Income Data

Median Family Income	\$29,388
Percent Family Poverty	24.40%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	197	\$15,756	45	22.84%
Non-Depository Institutions	223	\$19,019	173	77.58%
<b>Total Single-Family Lending</b>	<b>420</b>	<b>\$34,775</b>	<b>218</b>	<b>51.90%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	757	261	34.48%	281	37.12%	157	55.87%
Asian	6	2	33.33%	4	66.67%	0	0.00%
Native American	2	2	100%	0	0.00%	0	0.00%
White	174	53	30.46%	85	48.85%	28	32.94%
Other	5	4	80.00%	0	0.00%	0	0.00%
Not Reported	223	84	37.67%	50	22.42%	33	66.00%
Hispanic*	13	6	46.15%	3	23.08%	1	33.33%
<b>Total</b>	<b>1,167</b>	<b>406</b>	<b>34.79%</b>	<b>420</b>	<b>35.99%</b>	<b>218</b>	<b>51.90%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	110	105	126	158	174
FHA/VA Home Purchase	25	29	15	2	12
Refinance	259	232	272	255	204
Home Improvement	42	28	31	44	31
<b>Total Lending</b>	<b>436</b>	<b>394</b>	<b>444</b>	<b>459</b>	<b>421</b>
Loans by Subprime Lenders	145	141	144	214	184

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	117	24.07	\$9,633	\$82
AEGIS FUNDING CORPORATION	36	7.41	\$2,143	\$60
LONG BEACH MORTGAGE CO.	25	5.14	\$1,931	\$77
NEW CENTURY MORTGAGE CORPORATION	21	4.32	\$1,660	\$79
LEHMAN BROTHERS BANK	19	3.91	\$1,441	\$76
FINANCE AMERICA	19	3.91	\$1,371	\$72
COUNTRYWIDE HOME LOANS	16	3.29	\$1,267	\$79
AAMES FUNDING CORPORATION	14	2.88	\$978	\$70
PEOPLE'S CHOICE FINANCIAL CORP	13	2.67	\$1,060	\$82
THIRD FEDERAL SAVINGS AND LOAN	10	2.06	\$1,336	\$134

#### By Originations

ARGENT MORTGAGE COMPANY LLC	41	22.04	\$3,238	\$79
LONG BEACH MORTGAGE CO.	14	7.53	\$1,133	\$81
NEW CENTURY MORTGAGE CORPORATION	13	6.99	\$1,036	\$80
AEGIS FUNDING CORPORATION	11	5.91	\$623	\$57
FINANCE AMERICA	9	4.84	\$575	\$64
THIRD FEDERAL SAVINGS AND LOAN	8	4.3	\$1,164	\$146
REAL ESTATE MORTGAGE CORP	7	3.76	\$950	\$136
OHIO SAVINGS BANK	7	3.76	\$509	\$73
PEOPLE'S CHOICE FINANCIAL CORP	5	2.69	\$346	\$69
INDYMAC BANK, F.S.B.	4	2.15	\$407	\$102

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	85	12.32	\$7,764	\$91
AMERIQUEST MORTGAGE COMPANY	69	10	\$6,069	\$88
HFC COMPANY LLC	46	6.67	\$4,501	\$98
COUNTRYWIDE HOME LOANS	37	5.36	\$3,570	\$96
BENEFICIAL HOMEOWNERS SERVICE	33	4.78	\$3,461	\$105
JPMORGAN CHASE BANK	23	3.33	\$1,597	\$69
DELTA FUNDING CORPORATION	20	2.9	\$1,995	\$100
THIRD FEDERAL SAVINGS AND LOAN	20	2.9	\$1,581	\$79
LEHMAN BROTHERS BANK	18	2.61	\$1,548	\$86
PEOPLE'S CHOICE FINANCIAL CORP	17	2.46	\$1,384	\$81

#### By Originations

ARGENT MORTGAGE COMPANY LLC	42	20.59	\$3,752	\$89
JPMORGAN CHASE BANK	11	5.39	\$778	\$71
COUNTRYWIDE HOME LOANS	10	4.9	\$881	\$88
NEW CENTURY MORTGAGE CORPORATION	9	4.41	\$808	\$90
PEOPLE'S CHOICE FINANCIAL CORP	8	3.92	\$588	\$74
AMERIQUEST MORTGAGE COMPANY	6	2.94	\$502	\$84
THIRD FEDERAL SAVINGS AND LOAN	6	2.94	\$354	\$59
BENEFICIAL HOMEOWNERS SERVICE	5	2.45	\$481	\$96
THE HUNTINGTON NATIONAL BANK	5	2.45	\$456	\$91
LONG BEACH MORTGAGE CO.	5	2.45	\$429	\$86

# CENTRAL

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	11,294	93.28%	9.00%
Asian	52	0.43%	54.55%
Native American	32	0.26%	4.55%
White	692	5.72%	12.35%
Other	37	0.31%	5.71%
Hispanic*	152	1.26%	6.32%
<b>Total</b>	<b>12,107</b>	<b>100%</b>	<b>9.07%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	363	6.67%
Renter Occupied Units	4,077	74.93%
Vacant Units	1,001	18.40%
<b>Total Units</b>	<b>5,441</b>	<b>100%</b>

## Income Data

Median Family Income	\$9,076
Percent Family Poverty	64.70%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	58	\$6,425	5	8.62%
Non-Depository Institutions	21	\$1,770	15	71.43%
<b>Total Single-Family Lending</b>	<b>79</b>	<b>\$8,195</b>	<b>20</b>	<b>25.32%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	154	66	42.86%	64	41.56%	15	23.44%
Asian	2	1	50.00%	1	50.00%	0	0.00%
Native American	0	0	0.00%	0	0.00%	0	0.00%
White	22	9	40.91%	10	45.45%	3	30.00%
Other	1	0	0.00%	0	0.00%	0	0.00%
Not Reported	54	31	57.41%	4	7.41%	2	50.00%
Hispanic*	1	1	100%	0	0.00%	0	0.00%
<b>Total</b>	<b>233</b>	<b>107</b>	<b>45.92%</b>	<b>79</b>	<b>33.91%</b>	<b>20</b>	<b>25.32%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	25	35	68	63	56
FHA/VA Home Purchase	4	6	2	0	0
Refinance	13	9	15	18	21
Home Improvement	8	3	3	2	2
<b>Total Lending</b>	<b>50</b>	<b>53</b>	<b>88</b>	<b>83</b>	<b>79</b>
Loans by Subprime Lenders	15	5	17	18	20

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	41	39.05	\$4,943	\$121
ARGENT MORTGAGE COMPANY LLC	9	8.57	\$671	\$75
AEGIS FUNDING CORPORATION	8	7.62	\$571	\$71
BNC MORTGAGE	3	2.86	\$294	\$98
NEW CENTURY MORTGAGE CORPORATION	3	2.86	\$236	\$79
FINANCE AMERICA	3	2.86	\$231	\$77
NOVASTAR MORTGAGE, INC.	3	2.86	\$227	\$76
FIRST NATIONAL BANK OF ARIZONA	3	2.86	\$213	\$71
COUNTRYWIDE HOME LOANS	2	1.9	\$269	\$135
LEHMAN BROTHERS BANK	2	1.9	\$200	\$100

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	36	64.29	\$4,317	\$120
ARGENT MORTGAGE COMPANY LLC	3	5.36	\$203	\$68
AEGIS FUNDING CORPORATION	2	3.57	\$155	\$78
FIRST NATIONAL BANK OF ARIZONA	2	3.57	\$153	\$77
FIRST PLACE BANK	2	3.57	\$134	\$67
NATIONAL CITY BANK OF INDIANA	1	1.79	\$188	\$188
FIFTH THIRD MORTGAGE COMPANY	1	1.79	\$145	\$145
BNC MORTGAGE	1	1.79	\$134	\$134
KEYBANK NATIONAL ASSOCIATION	1	1.79	\$125	\$125
FMF CAPITAL LLC	1	1.79	\$114	\$114

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	15	13.51	\$1,391	\$93
AMERIQUEST MORTGAGE COMPANY	11	9.91	\$1,070	\$97
HFC COMPANY LLC	7	6.31	\$972	\$139
COUNTRYWIDE HOME LOANS	7	6.31	\$716	\$102
AEGIS LENDING CORPORATION	6	5.41	\$604	\$101
AAMES FUNDING CORPORATION	5	4.5	\$406	\$81
JPMORGAN CHASE BANK	4	3.6	\$356	\$89
CHASE MANHATTAN BANK USA, NA	3	2.7	\$243	\$81
THIRD FEDERAL SAVINGS AND LOAN	3	2.7	\$223	\$74
DELTA FUNDING CORPORATION	3	2.7	\$198	\$66

#### By Originations

ARGENT MORTGAGE COMPANY LLC	5	23.81	\$554	\$111
AAMES FUNDING CORPORATION	3	14.29	\$191	\$64
COUNTRYWIDE HOME LOANS	2	9.52	\$250	\$125
THIRD FEDERAL SAVINGS AND LOAN	2	9.52	\$150	\$75
HSBC MORTGAGE SERVICES, INC.	1	4.76	\$125	\$125
HFC COMPANY LLC	1	4.76	\$113	\$113
AEGIS FUNDING CORPORATION	1	4.76	\$110	\$110
NATIONAL CITY BANK OF INDIANA	1	4.76	\$101	\$101
FIRST NATIONAL BANK OF ARIZONA	1	4.76	\$94	\$94
CCO MORTGAGE CORP	1	4.76	\$77	\$77

# CLARK-FULTON

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,470	11.00%	24.42%
Asian	121	0.91%	66.34%
Native American	123	0.92%	15.53%
White	8,695	65.07%	53.46%
Other	2,954	22.11%	47.60%
Hispanic*	5,329	39.88%	46.85%
<b>Total</b>	<b>13,363</b>	<b>100%</b>	<b>48.85%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,206	43.55%
Renter Occupied Units	2,317	45.74%
Vacant Units	543	10.72%
<b>Total Units</b>	<b>5,066</b>	<b>100%</b>

## Income Data

Median Family Income	\$28,561
Percent Family Poverty	24.30%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	184	\$11,079	52	28.26%
Non-Depository Institutions	195	\$13,942	143	73.33%
<b>Total Single-Family Lending</b>	<b>379</b>	<b>\$25,021</b>	<b>195</b>	<b>51.45%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	131	46	35.11%	59	45.04%	42	71.19%
Asian	23	9	39.13%	8	34.78%	4	50.00%
Native American	11	6	54.55%	4	36.36%	2	50.00%
White	571	205	35.90%	256	44.83%	116	45.31%
Other	3	2	66.67%	0	0.00%	0	0.00%
Not Reported	234	112	47.86%	52	22.22%	31	59.62%
Hispanic*	239	104	43.51%	93	38.91%	33	35.48%
<b>Total</b>	<b>973</b>	<b>380</b>	<b>39.05%</b>	<b>379</b>	<b>38.95%</b>	<b>195</b>	<b>51.45%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	99	91	106	129	153
FHA/VA Home Purchase	30	23	13	27	16
Refinance	275	188	210	229	186
Home Improvement	56	24	33	35	24
<b>Total Lending</b>	<b>460</b>	<b>326</b>	<b>362</b>	<b>420</b>	<b>379</b>
Loans by Subprime Lenders	102	62	104	159	144

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	69	16.95	\$5,290	\$77
LEHMAN BROTHERS BANK	25	6.14	\$1,469	\$59
NEW CENTURY MORTGAGE CORPORATION	16	3.93	\$1,184	\$74
AEGIS FUNDING CORPORATION	15	3.69	\$916	\$61
FINANCE AMERICA	13	3.19	\$795	\$61
SOUTHSTAR FUNDING	13	3.19	\$631	\$49
COUNTRYWIDE HOME LOANS	12	2.95	\$760	\$63
FIFTH THIRD MORTGAGE COMPANY	11	2.7	\$576	\$52
CCO MORTGAGE CORP	11	2.7	\$504	\$46
WELLS FARGO BANK, NA	10	2.46	\$571	\$57

#### By Originations

ARGENT MORTGAGE COMPANY LLC	31	18.34	\$2,274	\$73
NEW CENTURY MORTGAGE CORPORATION	11	6.51	\$899	\$82
WELLS FARGO BANK, NA	7	4.14	\$384	\$55
FINANCE AMERICA	6	3.55	\$398	\$66
FIFTH THIRD MORTGAGE COMPANY	5	2.96	\$376	\$75
CCO MORTGAGE CORP	5	2.96	\$333	\$67
OAK STREET MORTGAGE	5	2.96	\$291	\$58
AEGIS FUNDING CORPORATION	5	2.96	\$279	\$56
SOUTHSTAR FUNDING	5	2.96	\$254	\$51
COUNTRYWIDE HOME LOANS	4	2.37	\$297	\$74

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	84	13.7	\$7,206	\$86
ARGENT MORTGAGE COMPANY LLC	73	11.91	\$5,807	\$80
HFC COMPANY LLC	35	5.71	\$2,983	\$85
BENEFICIAL HOMEOWNERS SERVICE	27	4.4	\$2,591	\$96
AEGIS LENDING CORPORATION	22	3.59	\$1,970	\$90
PEOPLE'S CHOICE FINANCIAL CORP	18	2.94	\$1,434	\$80
COUNTRYWIDE HOME LOANS	18	2.94	\$1,354	\$75
CCO MORTGAGE CORP	18	2.94	\$990	\$55
JPMORGAN CHASE BANK	16	2.61	\$1,063	\$66
LEHMAN BROTHERS BANK	15	2.45	\$1,196	\$80

#### By Originations

ARGENT MORTGAGE COMPANY LLC	36	19.35	\$2,803	\$78
CCO MORTGAGE CORP	11	5.91	\$537	\$49
COUNTRYWIDE HOME LOANS	9	4.84	\$692	\$77
AMERICAN HOME MORTGAGE CORP.	8	4.3	\$504	\$63
THIRD FEDERAL SAVINGS AND LOAN	8	4.3	\$381	\$48
NEW CENTURY MORTGAGE CORPORATION	7	3.76	\$529	\$76
AEGIS FUNDING CORPORATION	7	3.76	\$509	\$73
HFC COMPANY LLC	6	3.23	\$441	\$74
JPMORGAN CHASE BANK	6	3.23	\$340	\$57
CHARTER ONE BANK	6	3.23	\$282	\$47

# CORLETT

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	15,103	98.17%	67.54%
Asian	18	0.12%	100.00%
Native American	22	0.14%	90.00%
White	213	1.38%	74.03%
Other	28	0.18%	66.20%
Hispanic*	117	0.76%	54.46%
<b>Total</b>	<b>15,384</b>	<b>100%</b>	<b>67.61%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,728	62.11%
Renter Occupied Units	1,856	30.92%
Vacant Units	418	6.97%
<b>Total Units</b>	<b>6,002</b>	<b>100%</b>

## Income Data

Median Family Income	\$31,104
Percent Family Poverty	16.30%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	231	\$13,429	74	32.03%
Non-Depository Institutions	323	\$23,734	275	85.14%
<b>Total Single-Family Lending</b>	<b>554</b>	<b>\$37,163</b>	<b>349</b>	<b>63.00%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,128	459	40.69%	426	37.77%	250	58.69%
Asian	9	5	55.56%	2	22.22%	1	50.00%
Native American	3	1	33.33%	2	66.67%	1	50.00%
White	154	56	36.36%	61	39.61%	46	75.41%
Other	7	3	42.86%	3	42.86%	2	66.67%
Not Reported	429	202	47.09%	60	13.99%	49	81.67%
Hispanic*	16	7	43.75%	2	12.50%	2	100.00%
<b>Total</b>	<b>1,730</b>	<b>726</b>	<b>41.97%</b>	<b>554</b>	<b>32.02%</b>	<b>349</b>	<b>63.00%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	99	95	152	189	221
FHA/VA Home Purchase	29	29	19	13	12
Refinance	360	296	338	278	270
Home Improvement	96	51	37	56	51
<b>Total Lending</b>	<b>584</b>	<b>471</b>	<b>546</b>	<b>536</b>	<b>554</b>
Loans by Subprime Lenders	246	200	257	305	281

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.



### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	143	25.18	\$11,418	\$80
NEW CENTURY MORTGAGE CORPORATION	44	7.75	\$3,492	\$79
LEHMAN BROTHERS BANK	31	5.46	\$2,143	\$69
COUNTRYWIDE HOME LOANS	29	5.11	\$2,014	\$69
LONG BEACH MORTGAGE CO.	27	4.75	\$2,066	\$77
AEGIS FUNDING CORPORATION	26	4.58	\$1,785	\$69
FINANCE AMERICA	23	4.05	\$1,466	\$64
PEOPLE'S CHOICE FINANCIAL CORP	19	3.35	\$1,385	\$73
THIRD FEDERAL SAVINGS AND LOAN	14	2.46	\$1,036	\$74
CCO MORTGAGE CORP	12	2.11	\$515	\$43

#### By Originations

ARGENT MORTGAGE COMPANY LLC	72	30.9	\$5,753	\$80
NEW CENTURY MORTGAGE CORPORATION	19	8.15	\$1,512	\$80
LONG BEACH MORTGAGE CO.	16	6.87	\$1,258	\$79
THIRD FEDERAL SAVINGS AND LOAN	12	5.15	\$830	\$69
PEOPLE'S CHOICE FINANCIAL CORP	10	4.29	\$698	\$70
FINANCE AMERICA	10	4.29	\$693	\$69
COUNTRYWIDE HOME LOANS	10	4.29	\$685	\$69
CCO MORTGAGE CORP	9	3.86	\$301	\$33
AEGIS FUNDING CORPORATION	6	2.58	\$450	\$75
ALL STATE HOME MORTGAGE	5	2.15	\$299	\$60

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	174	15.14	\$13,342	\$77
AMERIQUEST MORTGAGE COMPANY	150	13.05	\$13,004	\$87
HFC COMPANY LLC	81	7.05	\$6,979	\$86
AEGIS LENDING CORPORATION	44	3.83	\$3,272	\$74
COUNTRYWIDE HOME LOANS	42	3.66	\$3,081	\$73
JPMORGAN CHASE BANK	41	3.57	\$2,695	\$66
DELTA FUNDING CORPORATION	34	2.96	\$2,828	\$83
BENEFICIAL HOMEOWNERS SERVICE	33	2.87	\$2,759	\$84
PEOPLE'S CHOICE FINANCIAL CORP	30	2.61	\$2,273	\$76
NEW CENTURY MORTGAGE CORPORATION	28	2.44	\$2,043	\$73

#### By Originations

ARGENT MORTGAGE COMPANY LLC	62	22.96	\$4,832	\$78
COUNTRYWIDE HOME LOANS	15	5.56	\$1,038	\$69
JPMORGAN CHASE BANK	13	4.81	\$888	\$68
HFC COMPANY LLC	12	4.44	\$1,022	\$85
NEW CENTURY MORTGAGE CORPORATION	11	4.07	\$854	\$78
PEOPLE'S CHOICE FINANCIAL CORP	9	3.33	\$679	\$75
THIRD FEDERAL SAVINGS AND LOAN	8	2.96	\$559	\$70
DELTA FUNDING CORPORATION	8	2.96	\$554	\$69
AEGIS LENDING CORPORATION	8	2.96	\$519	\$65
AAMES FUNDING CORPORATION	8	2.96	\$416	\$52

## CUDELL

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,640	15.24%	17.32%
Asian	548	5.09%	46.04%
Native American	56	0.52%	27.42%
White	7,548	70.14%	55.68%
Other	969	9.00%	48.33%
Hispanic*	1,791	16.64%	51.22%
<b>Total</b>	<b>10,761</b>	<b>100%</b>	<b>48.63%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,838	41.84%
Renter Occupied Units	2,085	47.46%
Vacant Units	470	10.70%
<b>Total Units</b>	<b>4,393</b>	<b>100%</b>

### Income Data

Median Family Income	\$29,904
Percent Family Poverty	25.80%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	183	\$12,399	54	29.51%
Non-Depository Institutions	157	\$11,530	122	77.71%
<b>Total Single-Family Lending</b>	<b>340</b>	<b>\$23,929</b>	<b>176</b>	<b>51.76%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	142	52	36.62%	62	43.66%	45	72.58%
Asian	24	6	25.00%	13	54.17%	0	0.00%
Native American	3	1	33.33%	2	66.67%	0	0.00%
White	483	160	33.13%	231	47.83%	107	46.32%
Other	3	1	33.33%	2	66.67%	1	50.00%
Not Reported	174	101	58.05%	30	17.24%	23	76.67%
Hispanic*	82	34	41.46%	33	40.24%	8	24.24%
<b>Total</b>	<b>829</b>	<b>321</b>	<b>38.72%</b>	<b>340</b>	<b>41.01%</b>	<b>176</b>	<b>51.76%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	79	79	93	112	163
FHA/VA Home Purchase	32	20	24	23	12
Refinance	208	175	226	168	146
Home Improvement	36	20	25	33	19
<b>Total Lending</b>	<b>355</b>	<b>294</b>	<b>368</b>	<b>336</b>	<b>340</b>
Loans by Subprime Lenders	70	64	79	132	117

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	40	10.72	\$3,043	\$76
AEGIS FUNDING CORPORATION	22	5.9	\$1,419	\$65
LEHMAN BROTHERS BANK	20	5.36	\$1,289	\$64
COUNTRYWIDE HOME LOANS	15	4.02	\$1,027	\$68
NEW CENTURY MORTGAGE CORPORATION	13	3.49	\$1,141	\$88
LONG BEACH MORTGAGE CO.	12	3.22	\$990	\$83
AEGIS LENDING CORPORATION	12	3.22	\$914	\$76
WASHINGTON MUTUAL BANK	11	2.95	\$704	\$64
THIRD FEDERAL SAVINGS AND LOAN	10	2.68	\$1,314	\$131
FINANCE AMERICA	10	2.68	\$681	\$68

#### By Originations

ARGENT MORTGAGE COMPANY LLC	25	14.29	\$1,898	\$76
NEW CENTURY MORTGAGE CORPORATION	9	5.14	\$817	\$91
LONG BEACH MORTGAGE CO.	9	5.14	\$733	\$81
THIRD FEDERAL SAVINGS AND LOAN	7	4	\$923	\$132
AEGIS FUNDING CORPORATION	7	4	\$518	\$74
REAL ESTATE MORTGAGE CORP	6	3.43	\$553	\$92
WELLS FARGO BANK, NA	6	3.43	\$442	\$74
COUNTRYWIDE HOME LOANS	6	3.43	\$433	\$72
CCO MORTGAGE CORP	6	3.43	\$229	\$38
LEHMAN BROTHERS BANK	6	3.43	\$210	\$35

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	55	11.39	\$4,747	\$86
ARGENT MORTGAGE COMPANY LLC	45	9.32	\$3,605	\$80
BENEFICIAL HOMEOWNERS SERVICE	35	7.25	\$2,894	\$83
AEGIS LENDING CORPORATION	31	6.42	\$2,738	\$88
HFC COMPANY LLC	21	4.35	\$1,866	\$89
COUNTRYWIDE HOME LOANS	19	3.93	\$1,589	\$84
LEHMAN BROTHERS BANK	12	2.48	\$967	\$81
PEOPLE'S CHOICE FINANCIAL CORP	11	2.28	\$912	\$83
JPMORGAN CHASE BANK	11	2.28	\$678	\$62
DELTA FUNDING CORPORATION	9	1.86	\$692	\$77

#### By Originations

ARGENT MORTGAGE COMPANY LLC	17	11.64	\$1,335	\$79
COUNTRYWIDE HOME LOANS	12	8.22	\$991	\$83
WASHINGTON MUTUAL BANK	5	3.42	\$367	\$73
BENEFICIAL HOMEOWNERS SERVICE	4	2.74	\$390	\$98
AEGIS FUNDING CORPORATION	4	2.74	\$318	\$80
RBC MORTGAGE	4	2.74	\$293	\$73
WELLS FARGO BANK, NA	4	2.74	\$291	\$73
JPMORGAN CHASE BANK	4	2.74	\$256	\$64
AEGIS LENDING CORPORATION	4	2.74	\$243	\$61
KEYBANK NATIONAL ASSOCIATION	4	2.74	\$175	\$44

## DETROIT-SHOREWAY

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	3,217	18.51%	13.45%
Asian	231	1.33%	49.44%
Native American	150	0.86%	34.81%
White	11,673	67.16%	42.00%
Other	2,111	12.14%	31.50%
Hispanic*	4,175	24.02%	29.20%
<b>Total</b>	<b>17,382</b>	<b>100%</b>	<b>35.28%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,278	29.31%
Renter Occupied Units	4,437	57.09%
Vacant Units	1,057	13.60%
<b>Total Units</b>	<b>7,772</b>	<b>100%</b>

### Income Data

Median Family Income	\$23,400
Percent Family Poverty	31.90%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	288	\$26,015	46	15.97%
Non-Depository Institutions	216	\$17,883	161	74.54%
<b>Total Single-Family Lending</b>	<b>504</b>	<b>\$43,898</b>	<b>207</b>	<b>41.07%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	135	42	31.11%	58	42.96%	41	70.69%
Asian	20	2	10.00%	13	65.00%	2	15.38%
Native American	7	1	14.29%	3	42.86%	1	33.33%
White	750	216	28.80%	389	51.87%	141	36.25%
Other	6	3	50.00%	1	16.67%	1	100.00%
Not Reported	199	91	45.73%	40	20.10%	21	52.50%
Hispanic*	126	49	38.89%	51	40.48%	15	29.41%
<b>Total</b>	<b>1,117</b>	<b>355</b>	<b>31.78%</b>	<b>504</b>	<b>45.12%</b>	<b>207</b>	<b>41.07%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	134	136	172	174	242
FHA/VA Home Purchase	23	21	14	6	14
Refinance	272	216	269	239	212
Home Improvement	57	33	27	49	36
<b>Total Lending</b>	<b>486</b>	<b>406</b>	<b>482</b>	<b>468</b>	<b>504</b>
Loans by Subprime Lenders	115	94	96	150	152

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	64	12.08	\$5,660	\$88
THIRD FEDERAL SAVINGS AND LOAN	31	5.85	\$3,880	\$125
LEHMAN BROTHERS BANK	23	4.34	\$1,799	\$78
COUNTRYWIDE HOME LOANS	22	4.15	\$1,977	\$90
NATIONAL CITY BANK OF INDIANA	17	3.21	\$2,489	\$146
FIFTH THIRD MORTGAGE COMPANY	16	3.02	\$2,243	\$140
AMERICAN HOME MORTGAGE CORP.	14	2.64	\$1,052	\$75
AEGIS LENDING CORPORATION	13	2.45	\$1,048	\$81
JPMORGAN CHASE BANK	12	2.26	\$1,441	\$120
WASHINGTON MUTUAL BANK	12	2.26	\$1,183	\$99

#### By Originations

ARGENT MORTGAGE COMPANY LLC	33	12.89	\$2,721	\$82
FIFTH THIRD MORTGAGE COMPANY	15	5.86	\$2,134	\$142
THIRD FEDERAL SAVINGS AND LOAN	13	5.08	\$1,610	\$124
NATIONAL CITY BANK OF INDIANA	12	4.69	\$1,673	\$139
COUNTRYWIDE HOME LOANS	9	3.52	\$795	\$88
JPMORGAN CHASE BANK	8	3.13	\$1,105	\$138
PARK VIEW FEDERAL SAVINGS BANK	8	3.13	\$978	\$122
FIRST PLACE BANK	7	2.73	\$951	\$136
WELLS FARGO BANK, NA	7	2.73	\$812	\$116
AMERICAN HOME MORTGAGE CORP.	7	2.73	\$344	\$49

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	81	13.61	\$6,839	\$84
AMERIQUEST MORTGAGE COMPANY	59	9.92	\$5,862	\$99
BENEFICIAL HOMEOWNERS SERVICE	25	4.2	\$2,113	\$85
COUNTRYWIDE HOME LOANS	25	4.2	\$2,065	\$83
HFC COMPANY LLC	21	3.53	\$1,895	\$90
AEGIS LENDING CORPORATION	20	3.36	\$1,403	\$70
JPMORGAN CHASE BANK	19	3.19	\$1,492	\$79
DELTA FUNDING CORPORATION	17	2.86	\$1,640	\$96
WELLS FARGO BANK, NA	17	2.86	\$1,414	\$83
THIRD FEDERAL SAVINGS AND LOAN	14	2.35	\$816	\$58

#### By Originations

ARGENT MORTGAGE COMPANY LLC	46	21.7	\$4,121	\$90
COUNTRYWIDE HOME LOANS	12	5.66	\$856	\$71
WELLS FARGO BANK, NA	10	4.72	\$869	\$87
THIRD FEDERAL SAVINGS AND LOAN	7	3.3	\$480	\$69
CCO MORTGAGE CORP	7	3.3	\$209	\$30
AMERICAN HOME MORTGAGE CORP.	5	2.36	\$400	\$80
JPMORGAN CHASE BANK	5	2.36	\$375	\$75
WASHINGTON MUTUAL BANK	5	2.36	\$341	\$68
AEGIS LENDING CORPORATION	5	2.36	\$320	\$64
COUNTRYWIDE BANK, N. A.	4	1.89	\$496	\$124

## DOWNTOWN

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	3,365	56.46%	0.30%
Asian	253	4.24%	2.68%
Native American	11	0.18%	0.00%
White	2,262	37.95%	4.81%
Other	69	1.16%	8.33%
Hispanic*	182	3.05%	4.84%
<b>Total</b>	<b>5,960</b>	<b>100%</b>	<b>2.95%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	67	1.76%
Renter Occupied Units	2,491	65.33%
Vacant Units	1,255	32.91%
<b>Total Units</b>	<b>3,813</b>	<b>100%</b>

### Income Data

Median Family Income	\$31,827
Percent Family Poverty	29.90%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	37	\$4,828	0	0.00%
Non-Depository Institutions	6	\$726	1	16.67%
<b>Total Single-Family Lending</b>	<b>43</b>	<b>\$5,554</b>	<b>1</b>	<b>2.33%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	12	6	50.00%	0	0.00%	0	0.00%
Asian	6	4	66.67%	2	33.33%	0	0.00%
Native American	0	0	0.00%	0	0.00%	0	0.00%
White	67	11	16.42%	38	56.72%	1	2.63%
Other	2	0	0.00%	1	50.00%	0	0.00%
Not Reported	26	15	57.69%	2	7.69%	0	0.00%
Hispanic*	4	3	75.00%	1	25.00%	0	0.00%
<b>Total</b>	<b>113</b>	<b>36</b>	<b>31.86%</b>	<b>43</b>	<b>38.05%</b>	<b>1</b>	<b>2.33%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	25	33	28	30	34
FHA/VA Home Purchase	0	0	0	0	0
Refinance	5	14	33	12	9
Home Improvement	3	4	2	3	0
<b>Total Lending</b>	<b>33</b>	<b>51</b>	<b>63</b>	<b>45</b>	<b>43</b>
Loans by Subprime Lenders	0	8	3	3	1

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
NATIONAL CITY BANK OF INDIANA	10	11.63	\$2,498	\$250
THE HUNTINGTON NATIONAL BANK	8	9.3	\$1,689	\$211
FIFTH THIRD MORTGAGE COMPANY	8	9.3	\$1,121	\$140
ARGENT MORTGAGE COMPANY LLC	5	5.81	\$535	\$107
OHIO SAVINGS BANK	5	5.81	\$470	\$94
WELLS FARGO BANK, NA	4	4.65	\$511	\$128
CITIMORTGAGE, INC	3	3.49	\$607	\$202
US BANK, N.A.	3	3.49	\$301	\$100
FIRST PLACE BANK	3	3.49	\$245	\$82
NATIONAL CITY BANK	2	2.33	\$520	\$260

#### By Originations

FIFTH THIRD MORTGAGE COMPANY	7	20.59	\$981	\$140
WELLS FARGO BANK, NA	4	11.76	\$511	\$128
THE HUNTINGTON NATIONAL BANK	4	11.76	\$451	\$113
NATIONAL CITY BANK OF INDIANA	3	8.82	\$700	\$233
OHIO SAVINGS BANK	3	8.82	\$246	\$82
FIRST FEDERAL OF LAKEWOOD	2	5.88	\$284	\$142
FIRST PLACE BANK	2	5.88	\$145	\$73
FIRST NATIONAL BANK OF ARIZONA	2	5.88	\$136	\$68
CITIMORTGAGE, INC	1	2.94	\$261	\$261
SIRVA MORTGAGE, INC.	1	2.94	\$237	\$237

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	7	15.22	\$880	\$126
ARGENT MORTGAGE COMPANY LLC	5	10.87	\$423	\$85
SKY BANK	3	6.52	\$317	\$106
AEGIS LENDING CORPORATION	3	6.52	\$275	\$92
JPMORGAN CHASE BANK	3	6.52	\$240	\$80
BANKUNITED, FSB	2	4.35	\$566	\$283
BENEFICIAL HOMEOWNERS SERVICE	2	4.35	\$450	\$225
FIRST PLACE BANK	2	4.35	\$285	\$143
FIRST NLC FINANCIAL SERVICES	2	4.35	\$142	\$71
AMERICAN MORTGAGE NETWORK	1	2.17	\$283	\$283

#### By Originations

WASHINGTON MUTUAL BANK	1	11.11	\$283	\$283
COUNTRYWIDE BANK, N. A.	1	11.11	\$172	\$172
UNION CAPITAL MORTGAGE CORPORATION	1	11.11	\$164	\$164
FIRST PLACE BANK	1	11.11	\$121	\$121
QUICKEN LOANS	1	11.11	\$92	\$92
JPMORGAN CHASE BANK	1	11.11	\$82	\$82
FIRST HORIZON HOME LOAN CORP	1	11.11	\$70	\$70
PREMIER MORTGAGE FUNDING, INC	1	11.11	\$69	\$69
ARGENT MORTGAGE COMPANY LLC	1	11.11	\$64	\$64

# EDGEWATER

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,398	16.31%	10.92%
Asian	242	2.82%	32.44%
Native American	51	0.60%	34.00%
White	6,631	77.37%	36.50%
Other	249	2.91%	29.20%
Hispanic*	628	7.33%	29.10%
<b>Total</b>	<b>8,571</b>	<b>100%</b>	<b>31.95%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,158	22.70%
Renter Occupied Units	3,480	68.21%
Vacant Units	464	9.09%
<b>Total Units</b>	<b>5,102</b>	<b>100%</b>

## Income Data

Median Family Income	\$34,841
Percent Family Poverty	15.80%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	186	\$21,019	22	11.83%
Non-Depository Institutions	87	\$9,158	48	55.17%
<b>Total Single-Family Lending</b>	<b>273</b>	<b>\$30,177</b>	<b>70</b>	<b>25.64%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	45	15	33.33%	20	44.44%	11	55.00%
Asian	6	0	0.00%	5	83.33%	0	0.00%
Native American	2	1	50.00%	1	50.00%	0	0.00%
White	381	84	22.05%	223	58.53%	52	23.32%
Other	2	1	50.00%	1	50.00%	0	0.00%
Not Reported	96	42	43.75%	23	23.96%	7	30.43%
Hispanic*	34	7	20.59%	16	47.06%	3	18.75%
<b>Total</b>	<b>532</b>	<b>143</b>	<b>26.88%</b>	<b>273</b>	<b>51.32%</b>	<b>70</b>	<b>25.64%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	108	136	104	100	131
FHA/VA Home Purchase	10	10	9	6	10
Refinance	207	207	231	99	111
Home Improvement	42	31	19	19	21
<b>Total Lending</b>	<b>367</b>	<b>384</b>	<b>363</b>	<b>224</b>	<b>273</b>
Loans by Subprime Lenders	35	28	30	37	44

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.



### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	25	9.69	\$3,258	\$130
ARGENT MORTGAGE COMPANY LLC	16	6.2	\$1,700	\$106
NEW CENTURY MORTGAGE CORPORATION	12	4.65	\$990	\$83
WELLS FARGO BANK, NA	11	4.26	\$1,253	\$114
NATIONAL CITY BANK OF INDIANA	8	3.1	\$1,002	\$125
REAL ESTATE MORTGAGE CORP	7	2.71	\$777	\$111
FIFTH THIRD MORTGAGE COMPANY	7	2.71	\$759	\$108
THIRD FEDERAL SAVINGS AND LOAN	7	2.71	\$690	\$99
ACCREDITED HOME LENDERS, INC	7	2.71	\$681	\$97
CCO MORTGAGE CORP	7	2.71	\$364	\$52

#### By Originations

COUNTRYWIDE HOME LOANS	11	7.8	\$1,393	\$127
WELLS FARGO BANK, NA	10	7.09	\$1,149	\$115
ARGENT MORTGAGE COMPANY LLC	7	4.96	\$703	\$100
THIRD FEDERAL SAVINGS AND LOAN	7	4.96	\$690	\$99
NATIONAL CITY BANK OF INDIANA	6	4.26	\$744	\$124
FIFTH THIRD MORTGAGE COMPANY	6	4.26	\$646	\$108
REAL ESTATE MORTGAGE CORP	6	4.26	\$646	\$108
CCO MORTGAGE CORP	6	4.26	\$314	\$52
ACCREDITED HOME LENDERS, INC	4	2.84	\$362	\$91
JPMORGAN CHASE BANK	4	2.84	\$336	\$84

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	20	6.94	\$2,333	\$117
NATIONAL CITY BANK	18	6.25	\$1,437	\$80
ARGENT MORTGAGE COMPANY LLC	17	5.9	\$2,312	\$136
HFC COMPANY LLC	17	5.9	\$1,595	\$94
COUNTRYWIDE HOME LOANS	15	5.21	\$3,309	\$221
BENEFICIAL HOMEOWNERS SERVICE	15	5.21	\$1,765	\$118
AEGIS LENDING CORPORATION	14	4.86	\$1,469	\$105
THIRD FEDERAL SAVINGS AND LOAN	10	3.47	\$1,578	\$158
JPMORGAN CHASE BANK	10	3.47	\$1,030	\$103
CHARTER ONE BANK	8	2.78	\$828	\$104

#### By Originations

NATIONAL CITY BANK	10	9.01	\$825	\$83
COUNTRYWIDE HOME LOANS	7	6.31	\$1,833	\$262
THIRD FEDERAL SAVINGS AND LOAN	7	6.31	\$854	\$122
ARGENT MORTGAGE COMPANY LLC	7	6.31	\$739	\$106
CHARTER ONE BANK	5	4.5	\$415	\$83
JPMORGAN CHASE BANK	5	4.5	\$359	\$72
CCO MORTGAGE CORP	4	3.6	\$1,109	\$277
QUICKEN LOANS	3	2.7	\$455	\$152
WELLS FARGO BANK, NA	3	2.7	\$364	\$121
WASHINGTON MUTUAL BANK	3	2.7	\$359	\$120

# EUCLID-GREEN

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	5,838	91.03%	54.57%
Asian	28	0.44%	50.00%
Native American	18	0.28%	43.75%
White	503	7.84%	77.14%
Other	26	0.41%	36.99%
Hispanic*	55	0.86%	41.46%
<b>Total</b>	<b>6,413</b>	<b>100%</b>	<b>55.76%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,343	45.33%
Renter Occupied Units	1,187	40.06%
Vacant Units	433	14.61%
<b>Total Units</b>	<b>2,963</b>	<b>100%</b>

## Income Data

Median Family Income	\$36,490
Percent Family Poverty	20.20%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	113	\$7,544	29	25.66%
Non-Depository Institutions	112	\$8,634	88	78.57%
<b>Total Single-Family Lending</b>	<b>225</b>	<b>\$16,178</b>	<b>117</b>	<b>52.00%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	447	181	40.49%	176	39.37%	84	47.73%
Asian	1	0	0.00%	0	0.00%	0	0.00%
Native American	2	1	50.00%	0	0.00%	0	0.00%
White	57	18	31.58%	21	36.84%	13	61.90%
Other	8	5	62.50%	1	12.50%	1	100.00%
Not Reported	112	53	47.32%	27	24.11%	19	70.37%
Hispanic*	1	1	100%	0	0.00%	0	0.00%
<b>Total</b>	<b>627</b>	<b>258</b>	<b>41.15%</b>	<b>225</b>	<b>35.89%</b>	<b>117</b>	<b>52.00%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	38	49	45	59	97
FHA/VA Home Purchase	18	13	6	5	6
Refinance	128	142	141	144	105
Home Improvement	20	24	13	19	17
<b>Total Lending</b>	<b>204</b>	<b>228</b>	<b>205</b>	<b>227</b>	<b>225</b>
Loans by Subprime Lenders	69	81	86	124	89

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	46	22.12	\$3,673	\$80
NEW CENTURY MORTGAGE CORPORATION	18	8.65	\$1,404	\$78
AEGIS FUNDING CORPORATION	12	5.77	\$670	\$56
LEHMAN BROTHERS BANK	11	5.29	\$736	\$67
JPMORGAN CHASE BANK	7	3.37	\$451	\$64
FINANCE AMERICA	6	2.88	\$491	\$82
CCO MORTGAGE CORP	6	2.88	\$325	\$54
SOUTHSTAR FUNDING	6	2.88	\$270	\$45
FIFTH THIRD MORTGAGE COMPANY	5	2.40	\$603	\$121
REAL ESTATE MORTGAGE CORP	5	2.40	\$367	\$73

#### By Originations

ARGENT MORTGAGE COMPANY LLC	25	24.27	\$2,021	\$81
NEW CENTURY MORTGAGE CORPORATION	9	8.74	\$722	\$80
AEGIS FUNDING CORPORATION	6	5.83	\$289	\$48
REAL ESTATE MORTGAGE CORP	5	4.85	\$367	\$73
CCO MORTGAGE CORP	5	4.85	\$231	\$46
FINANCE AMERICA	4	3.88	\$329	\$82
JPMORGAN CHASE BANK	4	3.88	\$262	\$66
FIFTH THIRD MORTGAGE COMPANY	3	2.91	\$424	\$141
LONG BEACH MORTGAGE CO.	3	2.91	\$260	\$87
CHASE MANHATTAN BANK USA, NA	3	2.91	\$189	\$63

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	40	9.37	\$3,838	\$96
BENEFICIAL HOMEOWNERS SERVICE	37	8.67	\$3,198	\$86
ARGENT MORTGAGE COMPANY LLC	35	8.20	\$2,916	\$83
COUNTRYWIDE HOME LOANS	23	5.39	\$2,129	\$93
HFC COMPANY LLC	23	5.39	\$1,965	\$85
AEGIS LENDING CORPORATION	22	5.15	\$2,941	\$134
THIRD FEDERAL SAVINGS AND LOAN	11	2.58	\$926	\$84
OCEAN BANK FSB	10	2.34	\$658	\$66
NATIONAL CITY BANK	10	2.34	\$428	\$43
PEOPLE'S CHOICE FINANCIAL CORP	9	2.11	\$758	\$84

#### By Originations

ARGENT MORTGAGE COMPANY LLC	12	11.43	\$981	\$82
COUNTRYWIDE HOME LOANS	7	6.67	\$573	\$82
THIRD FEDERAL SAVINGS AND LOAN	6	5.71	\$349	\$58
BENEFICIAL HOMEOWNERS SERVICE	5	4.76	\$442	\$88
FLAGSTAR BANK	5	4.76	\$351	\$70
HFC COMPANY LLC	4	3.81	\$368	\$92
PEOPLE'S CHOICE FINANCIAL CORP	4	3.81	\$339	\$85
AMERIQUEST MORTGAGE COMPANY	4	3.81	\$334	\$84
ACCREDITED HOME LENDERS, INC	3	2.86	\$389	\$130
NEW CENTURY MORTGAGE CORPORATION	3	2.86	\$253	\$84

# FAIRFAX

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	7,102	96.60%	45.32%
Asian	12	0.16%	0.00%
Native American	17	0.23%	33.33%
White	193	2.63%	28.57%
Other	28	0.38%	33.60%
Hispanic*	71	0.97%	27.27%
<b>Total</b>	<b>7,352</b>	<b>100%</b>	<b>44.88%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,138	30.97%
Renter Occupied Units	1,672	45.51%
Vacant Units	864	23.52%
<b>Total Units</b>	<b>3,674</b>	<b>100%</b>

## Income Data

Median Family Income	\$21,031
Percent Family Poverty	30.90%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	89	\$6,039	27	30.34%
Non-Depository Institutions	144	\$10,138	125	86.81%
<b>Total Single-Family Lending</b>	<b>233</b>	<b>\$16,177</b>	<b>152</b>	<b>65.24%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	402	147	36.57%	162	40.30%	95	58.64%
Asian	2	1	50.00%	0	0.00%	0	0.00%
Native American	0	0	0.00%	0	0.00%	0	0.00%
White	81	22	27.16%	46	56.79%	35	76.09%
Other	5	2	40.00%	3	60.00%	2	66.67%
Not Reported	121	49	40.50%	22	18.18%	20	90.91%
Hispanic*	2	1	50.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>611</b>	<b>221</b>	<b>36.17%</b>	<b>233</b>	<b>38.13%</b>	<b>152</b>	<b>65.24%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	44	38	69	56	111
FHA/VA Home Purchase	8	6	8	1	1
Refinance	76	79	71	93	100
Home Improvement	24	15	5	24	21
<b>Total Lending</b>	<b>152</b>	<b>138</b>	<b>153</b>	<b>174</b>	<b>233</b>
Loans by Subprime Lenders	63	75	71	96	125

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	87	38.67	\$6,796	\$78
AEGIS FUNDING CORPORATION	25	11.11	\$1,551	\$62
LONG BEACH MORTGAGE CO.	12	5.33	\$995	\$83
NEW CENTURY MORTGAGE CORPORATION	12	5.33	\$962	\$80
THIRD FEDERAL SAVINGS AND LOAN	9	4.00	\$1,111	\$123
FINANCE AMERICA	9	4.00	\$593	\$66
LEHMAN BROTHERS BANK	5	2.22	\$388	\$78
AAMES FUNDING CORPORATION	4	1.78	\$289	\$72
COUNTRYWIDE HOME LOANS	4	1.78	\$280	\$70
CCO MORTGAGE CORP	3	1.33	\$236	\$79

By Originations

ARGENT MORTGAGE COMPANY LLC	37	33.04	\$2,811	\$76
AEGIS FUNDING CORPORATION	16	14.29	\$972	\$61
LONG BEACH MORTGAGE CO.	10	8.93	\$824	\$82
THIRD FEDERAL SAVINGS AND LOAN	8	7.14	\$1,010	\$126
NEW CENTURY MORTGAGE CORPORATION	6	5.36	\$470	\$78
FINANCE AMERICA	5	4.46	\$371	\$74
CCO MORTGAGE CORP	3	2.68	\$236	\$79
ALL STATE HOME MORTGAGE	3	2.68	\$167	\$56
KEYBANK NATIONAL ASSOCIATION	2	1.79	\$238	\$119
DECISION ONE MORTGAGE	2	1.79	\$150	\$75

**Top Ten Refinance Lenders**

<u>By Application</u>				
ARGENT MORTGAGE COMPANY LLC	45	13.27	\$3,293	\$73
AMERIQUEST MORTGAGE COMPANY	36	10.62	\$3,014	\$84
DELTA FUNDING CORPORATION	18	5.31	\$1,349	\$75
AEGIS LENDING CORPORATION	16	4.72	\$1,061	\$66
KEYBANK NATIONAL ASSOCIATION	13	3.83	\$863	\$66
BENEFICIAL HOMEOWNERS SERVICE	12	3.54	\$976	\$81
COUNTRYWIDE HOME LOANS	12	3.54	\$931	\$78
PEOPLE'S CHOICE FINANCIAL CORP	12	3.54	\$779	\$65
HFC COMPANY LLC	9	2.65	\$828	\$92
NEW CENTURY MORTGAGE CORPORATION	9	2.65	\$702	\$78

By Originations

ARGENT MORTGAGE COMPANY LLC	23	23.00	\$1,677	\$73
COUNTRYWIDE HOME LOANS	8	8.00	\$576	\$72
PEOPLE'S CHOICE FINANCIAL CORP	7	7.00	\$380	\$54
AMERIQUEST MORTGAGE COMPANY	5	5.00	\$360	\$72
WELLS FARGO BANK, NA	5	5.00	\$327	\$65
NEW CENTURY MORTGAGE CORPORATION	4	4.00	\$307	\$77
KEYBANK NATIONAL ASSOCIATION	4	4.00	\$279	\$70
AMERICAN HOME MORTGAGE CORP.	4	4.00	\$229	\$57
THIRD FEDERAL SAVINGS AND LOAN	3	3.00	\$334	\$111
BENEFICIAL HOMEOWNERS SERVICE	3	3.00	\$220	\$73

## FOREST HILLS

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	15,469	98.38%	46.58%
Asian	3	0.02%	100.00%
Native American	24	0.15%	36.36%
White	190	1.21%	41.54%
Other	37	0.24%	46.51%
Hispanic*	96	0.61%	32.86%
<b>Total</b>	<b>15,723</b>	<b>100%</b>	<b>46.53%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,783	40.48%
Renter Occupied Units	3,129	45.51%
Vacant Units	963	14.01%
<b>Total Units</b>	<b>6,875</b>	<b>100%</b>

### Income Data

Median Family Income	\$25,693
Percent Family Poverty	26.60%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	167	\$9,961	63	37.72%
Non-Depository Institutions	304	\$22,759	266	87.50%
<b>Total Single-Family Lending</b>	<b>471</b>	<b>\$32,720</b>	<b>329</b>	<b>69.85%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	915	343	37.49%	363	39.67%	240	66.12%
Asian	4	2	50.00%	1	25.00%	0	0.00%
Native American	4	3	75.00%	0	0.00%	0	0.00%
White	146	52	35.62%	59	40.41%	49	83.05%
Other	4	1	25.00%	1	25.00%	1	100.00%
Not Reported	269	112	41.64%	47	17.47%	39	82.98%
Hispanic*	10	3	30.00%	1	10.00%	1	100.00%
<b>Total</b>	<b>1,342</b>	<b>513</b>	<b>38.23%</b>	<b>471</b>	<b>35.10%</b>	<b>329</b>	<b>69.85%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	100	93	142	159	223
FHA/VA Home Purchase	21	10	5	10	9
Refinance	241	266	236	250	204
Home Improvement	58	37	41	46	35
<b>Total Lending</b>	<b>420</b>	<b>406</b>	<b>424</b>	<b>465</b>	<b>471</b>
Loans by Subprime Lenders	155	187	192	288	267

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	181	30.47	\$14,133	\$78
LEHMAN BROTHERS BANK	43	7.24	\$3,040	\$71
AEGIS FUNDING CORPORATION	43	7.24	\$2,746	\$64
LONG BEACH MORTGAGE CO.	36	6.06	\$2,761	\$77
NEW CENTURY MORTGAGE CORPORATION	35	5.89	\$2,859	\$82
PEOPLE'S CHOICE FINANCIAL CORP	22	3.70	\$1,689	\$77
FINANCE AMERICA	20	3.37	\$1,467	\$73
AAMES FUNDING CORPORATION	19	3.20	\$1,202	\$63
COUNTRYWIDE HOME LOANS	15	2.53	\$963	\$64
RESIDENTIAL FUNDING CORPORATION	13	2.19	\$974	\$75

#### By Originations

ARGENT MORTGAGE COMPANY LLC	88	37.93	\$6,991	\$79
AEGIS FUNDING CORPORATION	19	8.19	\$1,131	\$60
LONG BEACH MORTGAGE CO.	18	7.76	\$1,398	\$78
NEW CENTURY MORTGAGE CORPORATION	16	6.90	\$1,321	\$83
FINANCE AMERICA	7	3.02	\$590	\$84
THIRD FEDERAL SAVINGS AND LOAN	6	2.59	\$627	\$105
AAMES FUNDING CORPORATION	6	2.59	\$393	\$66
PEOPLE'S CHOICE FINANCIAL CORP	5	2.16	\$422	\$84
COUNTRYWIDE HOME LOANS	5	2.16	\$359	\$72
MORTGAGEIT, INC	4	1.72	\$229	\$57

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	110	14.27	\$8,793	\$80
AMERIQUEST MORTGAGE COMPANY	75	9.73	\$6,299	\$84
BENEFICIAL HOMEOWNERS SERVICE	47	6.10	\$3,916	\$83
DELTA FUNDING CORPORATION	40	5.19	\$3,559	\$89
HFC COMPANY LLC	34	4.41	\$2,660	\$78
LEHMAN BROTHERS BANK	28	3.63	\$2,199	\$79
COUNTRYWIDE HOME LOANS	28	3.63	\$2,058	\$74
PEOPLE'S CHOICE FINANCIAL CORP	25	3.24	\$1,967	\$79
KEYBANK NATIONAL ASSOCIATION	21	2.72	\$1,212	\$58
JPMORGAN CHASE BANK	18	2.33	\$1,107	\$62

#### By Originations

ARGENT MORTGAGE COMPANY LLC	44	21.57	\$3,421	\$78
PEOPLE'S CHOICE FINANCIAL CORP	10	4.90	\$795	\$80
JPMORGAN CHASE BANK	9	4.41	\$452	\$50
LONG BEACH MORTGAGE CO.	7	3.43	\$585	\$84
BENEFICIAL HOMEOWNERS SERVICE	7	3.43	\$530	\$76
ACCREDITED HOME LENDERS, INC	7	3.43	\$475	\$68
DELTA FUNDING CORPORATION	6	2.94	\$397	\$66
COUNTRYWIDE HOME LOANS	6	2.94	\$361	\$60
AEGIS FUNDING CORPORATION	5	2.45	\$332	\$66
WELLS FARGO BANK, NA	5	2.45	\$325	\$65

# GLENNVILLE

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	23,075	97.95%	48.58%
Asian	31	0.13%	25.00%
Native American	44	0.19%	35.14%
White	380	1.61%	43.88%
Other	29	0.12%	41.67%
Hispanic*	145	0.62%	39.84%
<b>Total</b>	<b>23,559</b>	<b>100%</b>	<b>48.43%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,974	40.58%
Renter Occupied Units	4,413	45.07%
Vacant Units	1,405	14.35%
<b>Total Units</b>	<b>9,792</b>	<b>100%</b>

## Income Data

Median Family Income	\$24,963
Percent Family Poverty	27.30%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	244	\$18,513	84	34.43%
Non-Depository Institutions	368	\$28,629	323	87.77%
<b>Total Single-Family Lending</b>	<b>612</b>	<b>\$47,142</b>	<b>407</b>	<b>66.50%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,322	523	39.56%	450	34.04%	273	60.67%
Asian	7	2	28.57%	2	28.57%	1	50.00%
Native American	8	2	25.00%	2	25.00%	2	100.00%
White	207	75	36.23%	81	39.13%	65	80.25%
Other	4	2	50.00%	2	50.00%	1	50.00%
Not Reported	419	208	49.64%	75	17.90%	65	86.67%
Hispanic*	9	2	22.22%	5	55.56%	5	100.00%
<b>Total</b>	<b>1,967</b>	<b>812</b>	<b>41.28%</b>	<b>612</b>	<b>31.11%</b>	<b>407</b>	<b>66.50%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	149	155	194	215	295
FHA/VA Home Purchase	24	21	16	5	10
Refinance	368	327	292	350	270
Home Improvement	69	50	53	77	37
<b>Total Lending</b>	<b>610</b>	<b>553</b>	<b>555</b>	<b>647</b>	<b>612</b>
Loans by Subprime Lenders	273	240	274	384	332

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.



### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	240	30.04	\$19,550	\$81
AEGIS FUNDING CORPORATION	60	7.51	\$3,972	\$66
LEHMAN BROTHERS BANK	57	7.13	\$4,202	\$74
NEW CENTURY MORTGAGE CORPORATION	42	5.26	\$3,143	\$75
LONG BEACH MORTGAGE CO.	32	4.01	\$2,559	\$80
COUNTRYWIDE HOME LOANS	29	3.63	\$2,347	\$81
FINANCE AMERICA	24	3.00	\$1,833	\$76
PEOPLE'S CHOICE FINANCIAL CORP	23	2.88	\$1,635	\$71
AAMES FUNDING CORPORATION	20	2.50	\$1,428	\$71
DELTA FUNDING CORPORATION	19	2.38	\$1,859	\$98

#### By Originations

ARGENT MORTGAGE COMPANY LLC	110	36.07	\$9,028	\$82
NEW CENTURY MORTGAGE CORPORATION	27	8.85	\$1,974	\$73
AEGIS FUNDING CORPORATION	24	7.87	\$1,527	\$64
LONG BEACH MORTGAGE CO.	18	5.90	\$1,476	\$82
COUNTRYWIDE HOME LOANS	9	2.95	\$876	\$97
FINANCE AMERICA	9	2.95	\$690	\$77
PEOPLE'S CHOICE FINANCIAL CORP	9	2.95	\$625	\$69
THIRD FEDERAL SAVINGS AND LOAN	7	2.30	\$688	\$98
CCO MORTGAGE CORP	6	1.97	\$741	\$124
KEYBANK NATIONAL ASSOCIATION	6	1.97	\$728	\$121

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	164	13.93	\$13,263	\$81
AMERIQUEST MORTGAGE COMPANY	132	11.21	\$11,590	\$88
BENEFICIAL HOMEOWNERS SERVICE	70	5.95	\$5,458	\$78
HFC COMPANY LLC	54	4.59	\$4,937	\$91
AEGIS LENDING CORPORATION	53	4.50	\$4,563	\$86
COUNTRYWIDE HOME LOANS	46	3.91	\$3,707	\$81
DELTA FUNDING CORPORATION	42	3.57	\$3,768	\$90
LEHMAN BROTHERS BANK	34	2.89	\$2,953	\$87
PEOPLE'S CHOICE FINANCIAL CORP	34	2.89	\$2,764	\$81
NEW CENTURY MORTGAGE CORPORATION	30	2.55	\$2,390	\$80

#### By Originations

ARGENT MORTGAGE COMPANY LLC	55	20.37	\$4,550	\$83
BENEFICIAL HOMEOWNERS SERVICE	16	5.93	\$1,441	\$90
NEW CENTURY MORTGAGE CORPORATION	15	5.56	\$1,246	\$83
PEOPLE'S CHOICE FINANCIAL CORP	13	4.81	\$943	\$73
COUNTRYWIDE HOME LOANS	13	4.81	\$891	\$69
AAMES FUNDING CORPORATION	11	4.07	\$725	\$66
HFC COMPANY LLC	10	3.70	\$869	\$87
AMERIQUEST MORTGAGE COMPANY	8	2.96	\$676	\$85
THIRD FEDERAL SAVINGS AND LOAN	7	2.59	\$630	\$90
WASHINGTON MUTUAL BANK	7	2.59	\$577	\$82

# GOODRICH-KIRTLAND PARK

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	758	17.65%	12.64%
Asian	1,119	26.05%	52.66%
Native American	10	0.23%	0.00%
White	2,115	49.24%	36.89%
Other	293	6.82%	27.34%
Hispanic*	540	12.57%	25.59%
<b>Total</b>	<b>4,295</b>	<b>100%</b>	<b>36.36%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	582	26.53%
Renter Occupied Units	1,286	58.61%
Vacant Units	326	14.86%
<b>Total Units</b>	<b>2,194</b>	<b>100%</b>

## Income Data

Median Family Income	\$25,509
Percent Family Poverty	22.80%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	36	\$2,118	15	41.67%
Non-Depository Institutions	19	\$1,334	15	78.95%
<b>Total Single-Family Lending</b>	<b>55</b>	<b>\$3,452</b>	<b>30</b>	<b>54.55%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	35	17	48.57%	9	25.71%	8	88.89%
Asian	35	17	48.57%	8	22.86%	5	62.50%
Native American	2	1	50.00%	1	50.00%	0	0.00%
White	66	19	28.79%	30	45.45%	13	43.33%
Other	2	0	0.00%	0	0.00%	0	0.00%
Not Reported	28	16	57.14%	7	25.00%	4	57.14%
Hispanic*	16	7	43.75%	3	18.75%	3	100.00%
<b>Total</b>	<b>168</b>	<b>70</b>	<b>41.67%</b>	<b>55</b>	<b>32.74%</b>	<b>30</b>	<b>54.55%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	12	16	26	30	35
FHA/VA Home Purchase	1	1	1	2	1
Refinance	36	25	30	16	14
Home Improvement	6	8	1	7	5
<b>Total Lending</b>	<b>55</b>	<b>50</b>	<b>58</b>	<b>55</b>	<b>55</b>
Loans by Subprime Lenders	17	6	19	21	16

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	13	13.00	\$1,088	\$84
FINANCE AMERICA	5	5.00	\$385	\$77
NEW CENTURY MORTGAGE CORPORATION	5	5.00	\$360	\$72
FIRST PLACE BANK	5	5.00	\$345	\$69
AEGIS FUNDING CORPORATION	5	5.00	\$260	\$52
THE HUNTINGTON NATIONAL BANK	4	4.00	\$437	\$109
NATIONAL CITY BANK OF INDIANA	4	4.00	\$371	\$93
US BANK, N.A.	4	4.00	\$312	\$78
WELLS FARGO BANK, NA	4	4.00	\$260	\$65
INDYMAC BANK, F.S.B.	4	4.00	\$177	\$44

#### By Originations

ARGENT MORTGAGE COMPANY LLC	4	11.11	\$297	\$74
FIRST PLACE BANK	4	11.11	\$295	\$74
NEW CENTURY MORTGAGE CORPORATION	4	11.11	\$274	\$69
FINANCE AMERICA	3	8.33	\$222	\$74
THIRD FEDERAL SAVINGS AND LOAN	2	5.56	\$157	\$79
WORLD SAVINGS BANK	2	5.56	\$106	\$53
PEOPLE'S CHOICE FINANCIAL CORP	2	5.56	\$106	\$53
INDYMAC BANK, F.S.B.	2	5.56	\$81	\$41
UNION FEDERAL BANK OF INDIANAPOLIS	2	5.56	\$65	\$33
REAL ESTATE MORTGAGE CORP	1	2.78	\$169	\$169

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	7	12.28	\$513	\$73
HFC COMPANY LLC	4	7.02	\$347	\$87
AMERIQUEST MORTGAGE COMPANY	4	7.02	\$314	\$79
AEGIS FUNDING CORPORATION	4	7.02	\$307	\$77
NATIONAL CITY BANK	4	7.02	\$219	\$55
CHASE MANHATTAN BANK USA, NA	3	5.26	\$280	\$93
AAMES FUNDING CORPORATION	2	3.51	\$117	\$59
CCO MORTGAGE CORP	2	3.51	\$95	\$48
KEYBANK NATIONAL ASSOCIATION	2	3.51	\$89	\$45
AEGIS LENDING CORPORATION	1	1.75	\$120	\$120

#### By Originations

ARGENT MORTGAGE COMPANY LLC	2	14.29	\$146	\$73
NATIONAL CITY BANK	2	14.29	\$129	\$65
NEW FREEDOM MORTGAGE CORP	1	7.14	\$79	\$79
COUNTRYWIDE HOME LOANS	1	7.14	\$76	\$76
REAL ESTATE MORTGAGE CORP	1	7.14	\$76	\$76
OCEAN BANK FSB	1	7.14	\$72	\$72
GEAUGA SAVINGS BANK	1	7.14	\$70	\$70
NOVASTAR MORTGAGE, INC.	1	7.14	\$66	\$66
COUNTRYWIDE BANK, N. A.	1	7.14	\$60	\$60
KEYBANK NATIONAL ASSOCIATION	1	7.14	\$41	\$41

# HOUGH

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	15,828	96.75%	30.96%
Asian	29	0.18%	13.33%
Native American	33	0.20%	55.26%
White	414	2.53%	45.08%
Other	55	0.34%	27.18%
Hispanic*	166	1.01%	22.14%
<b>Total</b>	<b>16,359</b>	<b>100%</b>	<b>31.17%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,795	21.35%
Renter Occupied Units	4,849	57.67%
Vacant Units	1,764	20.98%
<b>Total Units</b>	<b>8,408</b>	<b>100%</b>

## Income Data

Median Family Income	\$20,770
Percent Family Poverty	36.00%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	153	\$16,356	36	23.53%
Non-Depository Institutions	193	\$17,357	169	87.56%
<b>Total Single-Family Lending</b>	<b>346</b>	<b>\$33,713</b>	<b>205</b>	<b>59.25%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	630	258	40.95%	229	36.35%	128	55.90%
Asian	12	4	33.33%	8	66.67%	1	12.50%
Native American	3	1	33.33%	0	0.00%	0	0.00%
White	113	26	23.01%	60	53.10%	34	56.67%
Other	5	0	0.00%	4	80.00%	4	100.00%
Not Reported	221	85	38.46%	45	20.36%	38	84.44%
Hispanic*	11	5	45.45%	1	9.09%	1	100.00%
<b>Total</b>	<b>984</b>	<b>374</b>	<b>38.01%</b>	<b>346</b>	<b>35.16%</b>	<b>205</b>	<b>59.25%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	53	52	96	123	165
FHA/VA Home Purchase	11	11	8	2	2
Refinance	160	156	169	150	161
Home Improvement	36	32	33	27	18
<b>Total Lending</b>	<b>260</b>	<b>251</b>	<b>306</b>	<b>302</b>	<b>346</b>
Loans by Subprime Lenders	121	112	147	158	165

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	84	22.22	\$6,965	\$83
THIRD FEDERAL SAVINGS AND LOAN	26	6.88	\$4,533	\$174
LONG BEACH MORTGAGE CO.	20	5.29	\$1,635	\$82
AEGIS FUNDING CORPORATION	18	4.76	\$1,332	\$74
LEHMAN BROTHERS BANK	17	4.50	\$1,265	\$74
KEYBANK NATIONAL ASSOCIATION	15	3.97	\$2,612	\$174
PEOPLE'S CHOICE FINANCIAL CORP	15	3.97	\$1,346	\$90
NEW CENTURY MORTGAGE CORPORATION	14	3.70	\$1,287	\$92
COUNTRYWIDE HOME LOANS	13	3.44	\$1,792	\$138
FINANCE AMERICA	13	3.44	\$1,121	\$86

#### By Originations

ARGENT MORTGAGE COMPANY LLC	41	24.55	\$3,217	\$78
THIRD FEDERAL SAVINGS AND LOAN	18	10.78	\$3,016	\$168
LONG BEACH MORTGAGE CO.	10	5.99	\$817	\$82
PEOPLE'S CHOICE FINANCIAL CORP	9	5.39	\$857	\$95
KEYBANK NATIONAL ASSOCIATION	8	4.79	\$1,158	\$145
AEGIS FUNDING CORPORATION	7	4.19	\$401	\$57
NATIONAL CITY BANK OF INDIANA	6	3.59	\$1,099	\$183
NEW CENTURY MORTGAGE CORPORATION	6	3.59	\$476	\$79
COUNTRYWIDE HOME LOANS	5	2.99	\$651	\$130
FIRST FEDERAL OF LAKEWOOD	4	2.40	\$688	\$172

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	92	15.73	\$8,864	\$96
AMERIQUEST MORTGAGE COMPANY	48	8.21	\$4,109	\$86
PEOPLE'S CHOICE FINANCIAL CORP	27	4.62	\$2,276	\$84
DELTA FUNDING CORPORATION	24	4.10	\$2,377	\$99
AEGIS LENDING CORPORATION	21	3.59	\$2,006	\$96
COUNTRYWIDE HOME LOANS	19	3.25	\$1,920	\$101
NEW CENTURY MORTGAGE CORPORATION	18	3.08	\$1,720	\$96
AEGIS FUNDING CORPORATION	16	2.74	\$1,008	\$63
LEHMAN BROTHERS BANK	15	2.56	\$1,507	\$100
HFC COMPANY LLC	15	2.56	\$1,402	\$93

#### By Originations

ARGENT MORTGAGE COMPANY LLC	34	21.12	\$3,236	\$95
PEOPLE'S CHOICE FINANCIAL CORP	13	8.07	\$916	\$70
NEW CENTURY MORTGAGE CORPORATION	11	6.83	\$836	\$76
COUNTRYWIDE HOME LOANS	7	4.35	\$786	\$112
WASHINGTON MUTUAL BANK	5	3.11	\$776	\$155
THIRD FEDERAL SAVINGS AND LOAN	4	2.48	\$593	\$148
WELLS FARGO BANK, NA	4	2.48	\$372	\$93
ACCREDITED HOME LENDERS, INC	4	2.48	\$372	\$93
AAMES FUNDING CORPORATION	4	2.48	\$315	\$79
AEGIS FUNDING CORPORATION	4	2.48	\$265	\$66

# INDUSTRIAL VALLEY

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	544	48.75%	14.65%
Asian	3	0.27%	0.00%
Native American	5	0.45%	0.00%
White	544	48.75%	56.23%
Other	20	1.79%	60.00%
Hispanic*	53	4.75%	65.91%
<b>Total</b>	<b>1,116</b>	<b>100%</b>	<b>42.53%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	77	36.67%
Renter Occupied Units	107	50.95%
Vacant Units	26	12.38%
<b>Total Units</b>	<b>210</b>	<b>100%</b>

## Income Data

Median Family Income	\$46,042
Percent Family Poverty	21.00%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	1	\$71	1	100.00%
Non-Depository Institutions	4	\$283	4	100.00%
<b>Total Single-Family Lending</b>	<b>5</b>	<b>\$354</b>	<b>5</b>	<b>100.00%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	9	1	11.11%	4	44.44%	4	100.00%
Asian	1	0	0.00%	1	100.00%	1	100.00%
Native American	0	0	0.00%	0	0.00%	0	0.00%
White	9	7	77.78%	0	0.00%	0	0.00%
Other	0	0	0.00%	0	0.00%	0	0.00%
Not Reported	8	3	37.50%	0	0.00%	0	0.00%
Hispanic*	0	0	0.00%	0	0.00%	0	0.00%
<b>Total</b>	<b>27</b>	<b>11</b>	<b>40.74%</b>	<b>5</b>	<b>18.52%</b>	<b>5</b>	<b>100.00%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	2	4	7	7	4
FHA/VA Home Purchase	2	0	0	0	0
Refinance	4	4	6	2	1
Home Improvement	0	0	1	0	0
<b>Total Lending</b>	<b>8</b>	<b>8</b>	<b>14</b>	<b>9</b>	<b>5</b>
Loans by Subprime Lenders	2	2	6	7	4

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	7	46.67	\$471	\$67
DIGITAL FEDERAL CREDIT UNION	1	6.67	\$150	\$150
LONG BEACH MORTGAGE CO.	1	6.67	\$72	\$72
NEW CENTURY MORTGAGE CORPORATION	1	6.67	\$71	\$71
RESIDENTIAL FUNDING CORPORATION	1	6.67	\$70	\$70
AMERIQUEST MORTGAGE COMPANY	1	6.67	\$66	\$66
GEAUGA SAVINGS BANK	1	6.67	\$51	\$51
CHASE MANHATTAN BANK USA, NA	1	6.67	\$50	\$50
NATIONAL CITY BANK	1	6.67	\$17	\$17

#### By Originations

ARGENT MORTGAGE COMPANY LLC	2	50.00	\$140	\$70
LONG BEACH MORTGAGE CO.	1	25.00	\$72	\$72
NEW CENTURY MORTGAGE CORPORATION	1	25.00	\$71	\$71

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	3	20.00	\$264	\$88
HFC COMPANY LLC	2	13.33	\$145	\$73
DELTA FUNDING CORPORATION	2	13.33	\$126	\$63
RESIDENTIAL FUNDING CORPORATION	2	13.33	\$63	\$32
HOME123 CORPORATION	1	6.67	\$169	\$169
ADVANCED FINANCIAL SERVICES INC	1	6.67	\$100	\$100
AEGIS LENDING CORPORATION	1	6.67	\$100	\$100
UNION FEDERAL BANK OF INDIANAPOLIS	1	6.67	\$71	\$71
FIRST HORIZON HOME LOAN CORP	1	6.67	\$60	\$60
COUNTRYWIDE HOME LOANS	1	6.67	\$60	\$60

#### By Originations

UNION FEDERAL BANK OF INDIANAPOLIS	1	100.00	\$71	\$71
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## JEFFERSON

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,601	8.03%	41.35%
Asian	391	1.96%	72.63%
Native American	59	0.30%	54.10%
White	17,105	85.74%	74.18%
Other	793	3.98%	60.83%
Hispanic*	1,801	9.03%	63.52%
<b>Total</b>	<b>19,949</b>	<b>100%</b>	<b>70.61%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,644	64.43%
Renter Occupied Units	2,630	30.02%
Vacant Units	486	5.55%
<b>Total Units</b>	<b>8,760</b>	<b>100%</b>

### Income Data

Median Family Income	\$41,768
Percent Family Poverty	8.60%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	546	\$38,379	93	17.03%
Non-Depository Institutions	316	\$25,732	172	54.43%
<b>Total Single-Family Lending</b>	<b>862</b>	<b>\$64,111</b>	<b>265</b>	<b>30.74%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	181	75	41.44%	71	39.23%	40	56.34%
Asian	24	8	33.33%	8	33.33%	1	12.50%
Native American	16	8	50.00%	3	18.75%	2	66.67%
White	1,406	463	32.93%	694	49.36%	178	25.65%
Other	18	3	16.67%	10	55.56%	2	20.00%
Not Reported	411	164	39.90%	76	18.49%	42	55.26%
Hispanic*	192	83	43.23%	69	35.94%	14	20.29%
<b>Total</b>	<b>2,056</b>	<b>721</b>	<b>35.07%</b>	<b>862</b>	<b>41.93%</b>	<b>265</b>	<b>30.74%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	213	244	256	286	324
FHA/VA Home Purchase	121	85	82	62	64
Refinance	554	549	710	508	424
Home Improvement	106	67	41	73	53
<b>Total Lending</b>	<b>994</b>	<b>945</b>	<b>1,089</b>	<b>929</b>	<b>865</b>
Loans by Subprime Lenders	128	127	164	253	196

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.



### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	56	7.26	\$5,338	\$95
COUNTRYWIDE HOME LOANS	48	6.23	\$3,676	\$77
CCO MORTGAGE CORP	32	4.15	\$1,521	\$48
AEGIS FUNDING CORPORATION	30	3.89	\$1,896	\$63
US BANK, N.A.	28	3.63	\$2,670	\$95
WELLS FARGO BANK, NA	26	3.37	\$2,111	\$81
SOUTHSTAR FUNDING	26	3.37	\$1,509	\$58
WASHINGTON MUTUAL BANK	22	2.85	\$1,672	\$76
THIRD FEDERAL SAVINGS AND LOAN	21	2.72	\$1,550	\$74
JPMORGAN CHASE BANK	20	2.59	\$1,537	\$77

#### By Originations

CCO MORTGAGE CORP	24	6.19	\$1,284	\$54
COUNTRYWIDE HOME LOANS	22	5.67	\$1,751	\$80
SOUTHSTAR FUNDING	22	5.67	\$1,185	\$54
THIRD FEDERAL SAVINGS AND LOAN	21	5.41	\$1,550	\$74
ARGENT MORTGAGE COMPANY LLC	18	4.64	\$1,671	\$93
WELLS FARGO BANK, NA	17	4.38	\$1,337	\$79
FIFTH THIRD MORTGAGE COMPANY	16	4.12	\$1,401	\$88
AMERICAN MIDWEST MORTGAGE CORP	12	3.09	\$843	\$70
NATIONAL CITY BANK OF INDIANA	11	2.84	\$932	\$85
JPMORGAN CHASE BANK	11	2.84	\$804	\$73

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	142	10.63	\$12,988	\$91
ARGENT MORTGAGE COMPANY LLC	134	10.03	\$12,234	\$91
HFC COMPANY LLC	115	8.61	\$10,992	\$96
COUNTRYWIDE HOME LOANS	63	4.72	\$5,494	\$87
CHARTER ONE BANK	46	3.44	\$3,199	\$70
BENEFICIAL HOMEOWNERS SERVICE	43	3.22	\$4,426	\$103
THIRD FEDERAL SAVINGS AND LOAN	39	2.92	\$3,082	\$79
JPMORGAN CHASE BANK	39	2.92	\$3,028	\$78
AEGIS LENDING CORPORATION	36	2.69	\$3,200	\$89
DELTA FUNDING CORPORATION	34	2.54	\$3,258	\$96

#### By Originations

ARGENT MORTGAGE COMPANY LLC	54	12.74	\$5,003	\$93
COUNTRYWIDE HOME LOANS	27	6.37	\$2,370	\$88
THIRD FEDERAL SAVINGS AND LOAN	23	5.42	\$1,745	\$76
CHARTER ONE BANK	22	5.19	\$1,386	\$63
JPMORGAN CHASE BANK	18	4.25	\$1,470	\$82
DOLLAR BANK, FSB	12	2.83	\$838	\$70
AMERIQUEST MORTGAGE COMPANY	11	2.59	\$1,084	\$99
HFC COMPANY LLC	10	2.36	\$1,004	\$100
NATIONAL CITY BANK OF INDIANA	10	2.36	\$822	\$82
NEW CENTURY MORTGAGE CORPORATION	8	1.89	\$690	\$86

## KAMMS CORNER

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	342	1.75%	35.62%
Asian	266	1.36%	73.22%
Native American	32	0.16%	60.00%
White	18,717	95.76%	81.18%
Other	188	0.96%	59.52%
Hispanic*	608	3.11%	74.53%
<b>Total</b>	<b>19,545</b>	<b>100%</b>	<b>79.93%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	6,394	70.22%
Renter Occupied Units	2,422	26.60%
Vacant Units	290	3.18%
<b>Total Units</b>	<b>9,106</b>	<b>100%</b>

### Income Data

Median Family Income	\$56,164
Percent Family Poverty	2.80%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	667	\$63,989	58	8.70%
Non-Depository Institutions	226	\$24,080	77	34.07%
<b>Total Single-Family Lending</b>	<b>893</b>	<b>\$88,069</b>	<b>135</b>	<b>15.12%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	51	16	31.37%	20	39.22%	5	25.00%
Asian	14	4	28.57%	5	35.71%	0	0.00%
Native American	5	1	20.00%	3	60.00%	0	0.00%
White	1,273	262	20.58%	794	62.37%	100	12.59%
Other	14	6	42.86%	6	42.86%	2	33.33%
Not Reported	232	88	37.93%	65	28.02%	28	43.08%
Hispanic*	43	8	18.60%	22	51.16%	3	13.64%
<b>Total</b>	<b>1,589</b>	<b>377</b>	<b>23.73%</b>	<b>893</b>	<b>56.20%</b>	<b>135</b>	<b>15.12%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	327	341	355	401	387
FHA/VA Home Purchase	78	74	48	63	54
Refinance	749	624	1,076	488	390
Home Improvement	98	68	46	65	62
<b>Total Lending</b>	<b>1,252</b>	<b>1,107</b>	<b>1,525</b>	<b>1,017</b>	<b>893</b>
Loans by Subprime Lenders	76	67	109	131	102

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
COUNTRYWIDE HOME LOANS	42	5.73	\$4,241	\$101
FIFTH THIRD MORTGAGE COMPANY	40	5.46	\$4,867	\$122
CCO MORTGAGE CORP	39	5.32	\$3,432	\$88
THIRD FEDERAL SAVINGS AND LOAN	38	5.18	\$4,658	\$123
WELLS FARGO BANK, NA	36	4.91	\$3,816	\$106
FIRST PLACE BANK	30	4.09	\$2,573	\$86
ARGENT MORTGAGE COMPANY LLC	24	3.27	\$2,771	\$115
US BANK, N.A.	23	3.14	\$2,564	\$111
NATIONAL CITY BANK OF INDIANA	20	2.73	\$2,519	\$126
WASHINGTON MUTUAL BANK	18	2.46	\$1,730	\$96

#### By Originations

FIFTH THIRD MORTGAGE COMPANY	36	8.16	\$4,372	\$121
THIRD FEDERAL SAVINGS AND LOAN	34	7.71	\$4,326	\$127
WELLS FARGO BANK, NA	32	7.26	\$3,444	\$108
CCO MORTGAGE CORP	32	7.26	\$2,762	\$86
FIRST PLACE BANK	30	6.80	\$2,573	\$86
COUNTRYWIDE HOME LOANS	15	3.40	\$1,529	\$102
REAL ESTATE MORTGAGE CORP	13	2.95	\$1,611	\$124
HOWARD HANNA MORTGAGE SERVICES	13	2.95	\$1,266	\$97
NATIONAL CITY BANK OF INDIANA	12	2.72	\$1,505	\$125
AMERICAN MIDWEST MORTGAGE CORP	11	2.49	\$1,355	\$123

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	85	8.97	\$10,239	\$120
THIRD FEDERAL SAVINGS AND LOAN	62	6.54	\$6,924	\$112
HFC COMPANY LLC	59	6.22	\$7,280	\$123
COUNTRYWIDE HOME LOANS	53	5.59	\$6,011	\$113
ARGENT MORTGAGE COMPANY LLC	48	5.06	\$5,362	\$112
JPMORGAN CHASE BANK	29	3.06	\$2,984	\$103
WASHINGTON MUTUAL BANK	29	3.06	\$2,930	\$101
CHARTER ONE BANK	26	2.74	\$2,115	\$81
BENEFICIAL HOMEOWNERS SERVICE	24	2.53	\$2,811	\$117
WELLS FARGO BANK, NA	23	2.43	\$2,566	\$112

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	42	10.77	\$4,369	\$104
COUNTRYWIDE HOME LOANS	26	6.67	\$2,757	\$106
ARGENT MORTGAGE COMPANY LLC	20	5.13	\$2,430	\$122
JPMORGAN CHASE BANK	18	4.62	\$1,745	\$97
OHIO SAVINGS BANK	16	4.10	\$1,609	\$101
FLAGSTAR BANK	13	3.33	\$1,541	\$119
NATIONAL CITY BANK OF INDIANA	13	3.33	\$1,402	\$108
WASHINGTON MUTUAL BANK	12	3.08	\$1,231	\$103
CHARTER ONE BANK	12	3.08	\$693	\$58
CCO MORTGAGE CORP	11	2.82	\$1,162	\$106

# KINSMAN

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	5,648	96.68%	20.92%
Asian	8	0.14%	0.00%
Native American	5	0.09%	0.00%
White	174	2.98%	47.02%
Other	7	0.12%	45.45%
Hispanic*	36	0.62%	42.42%
<b>Total</b>	<b>5,842</b>	<b>100%</b>	<b>21.86%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	501	18.30%
Renter Occupied Units	1,605	58.64%
Vacant Units	631	23.05%
<b>Total Units</b>	<b>2,737</b>	<b>100%</b>

## Income Data

Median Family Income	\$12,564
Percent Family Poverty	56.60%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	29	\$1,676	11	37.93%
Non-Depository Institutions	52	\$3,738	51	98.08%
<b>Total Single-Family Lending</b>	<b>81</b>	<b>\$5,414</b>	<b>62</b>	<b>76.54%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	159	58	36.48%	58	36.48%	42	72.41%
Asian	1	0	0.00%	1	100.00%	1	100.00%
Native American	3	0	0.00%	1	33.33%	0	0.00%
White	28	11	39.29%	8	28.57%	6	75.00%
Other	1	0	0.00%	0	0.00%	0	0.00%
Not Reported	63	26	41.27%	13	20.63%	13	100.00%
Hispanic*	3	0	0.00%	1	33.33%	1	100.00%
<b>Total</b>	<b>255</b>	<b>95</b>	<b>37.25%</b>	<b>81</b>	<b>31.76%</b>	<b>62</b>	<b>76.54%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	17	10	23	31	40
FHA/VA Home Purchase	3	3	0	1	0
Refinance	49	38	36	30	37
Home Improvement	9	2	1	7	4
<b>Total Lending</b>	<b>78</b>	<b>53</b>	<b>60</b>	<b>69</b>	<b>81</b>
Loans by Subprime Lenders	40	26	38	45	50

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	34	31.48	\$2,545	\$75
NEW CENTURY MORTGAGE CORPORATION	11	10.19	\$807	\$73
LONG BEACH MORTGAGE CO.	8	7.41	\$559	\$70
LEHMAN BROTHERS BANK	6	5.56	\$481	\$80
PEOPLE'S CHOICE FINANCIAL CORP	5	4.63	\$368	\$74
COUNTRYWIDE HOME LOANS	4	3.70	\$313	\$78
FINANCE AMERICA	4	3.70	\$280	\$70
DELTA FUNDING CORPORATION	4	3.70	\$252	\$63
BNC MORTGAGE	3	2.78	\$240	\$80
CCO MORTGAGE CORP	3	2.78	\$50	\$17

#### By Originations

ARGENT MORTGAGE COMPANY LLC	14	35.00	\$1,014	\$72
NEW CENTURY MORTGAGE CORPORATION	8	20.00	\$610	\$76
LONG BEACH MORTGAGE CO.	6	15.00	\$466	\$78
PEOPLE'S CHOICE FINANCIAL CORP	2	5.00	\$158	\$79
FINANCE AMERICA	2	5.00	\$132	\$66
BNC MORTGAGE	1	2.50	\$97	\$97
INTERVALE MORTGAGE	1	2.50	\$89	\$89
COUNTRYWIDE HOME LOANS	1	2.50	\$85	\$85
WELLS FARGO BANK, NA	1	2.50	\$84	\$84
MORTGAGEIT, INC	1	2.50	\$84	\$84

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	24	16.90	\$1,583	\$66
AMERIQUEST MORTGAGE COMPANY	16	11.27	\$1,234	\$77
BENEFICIAL HOMEOWNERS SERVICE	10	7.04	\$596	\$60
PEOPLE'S CHOICE FINANCIAL CORP	8	5.63	\$544	\$68
HFC COMPANY LLC	7	4.93	\$496	\$71
COUNTRYWIDE HOME LOANS	6	4.23	\$441	\$74
NEW CENTURY MORTGAGE CORPORATION	6	4.23	\$417	\$70
DELTA FUNDING CORPORATION	4	2.82	\$389	\$97
AEGIS FUNDING CORPORATION	4	2.82	\$234	\$59
OHIO SAVINGS BANK	4	2.82	\$138	\$35

#### By Originations

ARGENT MORTGAGE COMPANY LLC	6	16.22	\$384	\$64
NEW CENTURY MORTGAGE CORPORATION	4	10.81	\$290	\$73
PEOPLE'S CHOICE FINANCIAL CORP	4	10.81	\$258	\$65
OHIO SAVINGS BANK	3	8.11	\$128	\$43
COUNTRYWIDE HOME LOANS	2	5.41	\$151	\$76
WELLS FARGO BANK, NA	2	5.41	\$131	\$66
AEGIS LENDING CORPORATION	2	5.41	\$125	\$63
FINANCE AMERICA	1	2.70	\$76	\$76
FIFTH THIRD MORTGAGE COMPANY	1	2.70	\$75	\$75
ACCREDITED HOME LENDERS, INC	1	2.70	\$75	\$75

# LEE-MILES

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	15,540	97.95%	84.74%
Asian	18	0.11%	93.75%
Native American	22	0.14%	88.89%
White	236	1.49%	88.65%
Other	50	0.32%	86.49%
Hispanic*	76	0.48%	91.78%
<b>Total</b>	<b>15,866</b>	<b>100%</b>	<b>84.81%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	5,374	81.08%
Renter Occupied Units	954	14.39%
Vacant Units	300	4.53%
<b>Total Units</b>	<b>6,628</b>	<b>100%</b>

## Income Data

Median Family Income	\$43,432
Percent Family Poverty	8.10%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	373	\$23,973	91	24.40%
Non-Depository Institutions	343	\$26,978	265	77.26%
<b>Total Single-Family Lending</b>	<b>716</b>	<b>\$50,951</b>	<b>356</b>	<b>49.72%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,458	589	40.40%	563	38.61%	256	45.47%
Asian	4	1	25.00%	1	25.00%	0	0.00%
Native American	10	1	10.00%	1	10.00%	1	100.00%
White	164	60	36.59%	50	30.49%	33	66.00%
Other	9	3	33.33%	4	44.44%	3	75.00%
Not Reported	476	201	42.23%	97	20.38%	63	64.95%
Hispanic*	13	6	46.15%	3	23.08%	2	66.67%
<b>Total</b>	<b>2,121</b>	<b>855</b>	<b>40.31%</b>	<b>716</b>	<b>33.76%</b>	<b>356</b>	<b>49.72%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	121	151	140	182	210
FHA/VA Home Purchase	51	32	35	28	17
Refinance	455	373	463	427	411
Home Improvement	118	73	45	89	79
<b>Total Lending</b>	<b>745</b>	<b>629</b>	<b>683</b>	<b>726</b>	<b>717</b>
Loans by Subprime Lenders	249	214	242	363	291

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	100	18.02	\$8,206	\$82
AEGIS FUNDING CORPORATION	36	6.49	\$2,416	\$67
COUNTRYWIDE HOME LOANS	33	5.95	\$2,691	\$82
NEW CENTURY MORTGAGE CORPORATION	29	5.23	\$2,446	\$84
LEHMAN BROTHERS BANK	23	4.14	\$1,653	\$72
AAMES FUNDING CORPORATION	22	3.96	\$1,252	\$57
SOUTHSTAR FUNDING	19	3.42	\$1,018	\$54
PEOPLE'S CHOICE FINANCIAL CORP	18	3.24	\$1,251	\$70
FINANCE AMERICA	18	3.24	\$1,080	\$60
CCO MORTGAGE CORP	15	2.70	\$932	\$62

#### By Originations

ARGENT MORTGAGE COMPANY LLC	34	14.98	\$2,757	\$81
AEGIS FUNDING CORPORATION	19	8.37	\$1,163	\$61
COUNTRYWIDE HOME LOANS	13	5.73	\$1,268	\$98
THIRD FEDERAL SAVINGS AND LOAN	12	5.29	\$1,267	\$106
NEW CENTURY MORTGAGE CORPORATION	11	4.85	\$951	\$86
CCO MORTGAGE CORP	11	4.85	\$562	\$51
LONG BEACH MORTGAGE CO.	10	4.41	\$812	\$81
SOUTHSTAR FUNDING	9	3.96	\$496	\$55
AAMES FUNDING CORPORATION	8	3.52	\$453	\$57
NATIONAL CITY BANK OF INDIANA	7	3.08	\$541	\$77

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	197	13.27	\$16,985	\$86
AMERIQUEST MORTGAGE COMPANY	141	9.50	\$12,063	\$86
HFC COMPANY LLC	116	7.82	\$10,514	\$91
COUNTRYWIDE HOME LOANS	64	4.31	\$5,022	\$78
BENEFICIAL HOMEOWNERS SERVICE	62	4.18	\$5,441	\$88
DELTA FUNDING CORPORATION	59	3.98	\$5,418	\$92
NEW CENTURY MORTGAGE CORPORATION	40	2.70	\$3,493	\$87
NATIONAL CITY BANK	38	2.56	\$1,699	\$45
AEGIS LENDING CORPORATION	37	2.49	\$3,489	\$94
LEHMAN BROTHERS BANK	37	2.49	\$3,180	\$86

#### By Originations

ARGENT MORTGAGE COMPANY LLC	71	17.27	\$5,896	\$83
COUNTRYWIDE HOME LOANS	24	5.84	\$1,837	\$77
HFC COMPANY LLC	20	4.87	\$1,859	\$93
PEOPLE'S CHOICE FINANCIAL CORP	17	4.14	\$1,385	\$81
NEW CENTURY MORTGAGE CORPORATION	16	3.89	\$1,408	\$88
LONG BEACH MORTGAGE CO.	15	3.65	\$1,332	\$89
JPMORGAN CHASE BANK	15	3.65	\$960	\$64
BENEFICIAL HOMEOWNERS SERVICE	13	3.16	\$1,209	\$93
NATIONAL CITY BANK	12	2.92	\$519	\$43
DELTA FUNDING CORPORATION	9	2.19	\$702	\$78

# MOUNT PLEASANT

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	22,842	98.47%	49.66%
Asian	16	0.07%	76.92%
Native American	22	0.09%	33.33%
White	265	1.14%	57.33%
Other	52	0.22%	47.10%
Hispanic*	144	0.62%	46.53%
<b>Total</b>	<b>23,197</b>	<b>100%</b>	<b>49.69%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,402	42.42%
Renter Occupied Units	4,588	44.21%
Vacant Units	1,387	13.37%
<b>Total Units</b>	<b>10,377</b>	<b>100%</b>

## Income Data

Median Family Income	\$27,986
Percent Family Poverty	22.70%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	280	\$18,389	94	33.57%
Non-Depository Institutions	415	\$31,650	358	86.27%
<b>Total Single-Family Lending</b>	<b>695</b>	<b>\$50,039</b>	<b>452</b>	<b>65.04%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,419	584	41.16%	526	37.07%	322	61.22%
Asian	5	3	60.00%	1	20.00%	1	100.00%
Native American	3	2	66.67%	0	0.00%	0	0.00%
White	176	61	34.66%	75	42.61%	60	80.00%
Other	4	1	25.00%	3	75.00%	3	100.00%
Not Reported	466	199	42.70%	90	19.31%	66	73.33%
Hispanic*	12	4	33.33%	5	41.67%	5	100.00%
<b>Total</b>	<b>2,073</b>	<b>850</b>	<b>41.00%</b>	<b>695</b>	<b>33.53%</b>	<b>452</b>	<b>65.04%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	153	137	193	271	281
FHA/VA Home Purchase	35	24	18	14	15
Refinance	397	315	393	404	352
Home Improvement	91	47	54	58	48
<b>Total Lending</b>	<b>676</b>	<b>523</b>	<b>658</b>	<b>747</b>	<b>696</b>
Loans by Subprime Lenders	288	239	310	476	365

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.



**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	228	28.46	\$18,361	\$81
AEGIS FUNDING CORPORATION	57	7.12	\$3,636	\$64
NEW CENTURY MORTGAGE CORPORATION	44	5.49	\$3,548	\$81
FINANCE AMERICA	39	4.87	\$3,001	\$77
PEOPLE'S CHOICE FINANCIAL CORP	38	4.74	\$3,030	\$80
COUNTRYWIDE HOME LOANS	37	4.62	\$2,538	\$69
LEHMAN BROTHERS BANK	33	4.12	\$2,648	\$80
LONG BEACH MORTGAGE CO	27	3.37	\$2,284	\$85
RESIDENTIAL FUNDING CORPORATION	19	2.37	\$1,492	\$79
SOUTHSTAR FUNDING	16	2.00	\$651	\$41

By Originations

ARGENT MORTGAGE COMPANY LLC	88	29.73	\$7,136	\$81
NEW CENTURY MORTGAGE CORPORATION	25	8.45	\$2,007	\$80
PEOPLE'S CHOICE FINANCIAL CORP	15	5.07	\$1,139	\$76
AEGIS FUNDING CORPORATION	15	5.07	\$899	\$60
LONG BEACH MORTGAGE CO	14	4.73	\$1,185	\$85
COUNTRYWIDE HOME LOANS	14	4.73	\$937	\$67
FINANCE AMERICA	12	4.05	\$962	\$80
THIRD FEDERAL SAVINGS AND LOAN	8	2.70	\$766	\$96
WELLS FARGO BANK, NA	8	2.70	\$707	\$88
SOUTHSTAR FUNDING	7	2.36	\$337	\$48

**Top Ten Refinance Lenders**By Application

ARGENT MORTGAGE COMPANY LLC	195	15.40	\$15,735	\$81
AMERIQUEST MORTGAGE COMPANY	128	10.11	\$10,732	\$84
HFC COMPANY LLC	76	6.00	\$6,343	\$83
DELTA FUNDING CORPORATION	53	4.19	\$4,764	\$90
BENEFICIAL HOMEOWNERS SERVICE	52	4.11	\$4,197	\$81
COUNTRYWIDE HOME LOANS	47	3.71	\$3,656	\$78
PEOPLE'S CHOICE FINANCIAL CORP	39	3.08	\$2,997	\$77
KEYBANK NATIONAL ASSOCIATION	36	2.84	\$1,937	\$54
NEW CENTURY MORTGAGE CORPORATION	34	2.69	\$2,705	\$80
JPMORGAN CHASE BANK	34	2.69	\$2,330	\$69

By Originations

ARGENT MORTGAGE COMPANY LLC	73	20.74	\$5,732	\$79
COUNTRYWIDE HOME LOANS	21	5.97	\$1,561	\$74
NEW CENTURY MORTGAGE CORPORATION	19	5.40	\$1,510	\$79
PEOPLE'S CHOICE FINANCIAL CORP	19	5.40	\$1,408	\$74
AMERICAN HOME MORTGAGE CORP	13	3.69	\$898	\$69
KEYBANK NATIONAL ASSOCIATION	11	3.13	\$566	\$51
HFC COMPANY LLC	10	2.84	\$867	\$87
AAMES FUNDING CORPORATION	10	2.84	\$669	\$67
JPMORGAN CHASE BANK	10	2.84	\$584	\$58
ACCREDITED HOME LENDERS, INC	8	2.27	\$643	\$80

# NORTH BROADWAY

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	3,584	39.61%	23.97%
Asian	35	0.39%	28.57%
Native American	38	0.42%	69.23%
White	5,068	56.01%	58.38%
Other	324	3.58%	49.90%
Hispanic*	637	7.04%	50.96%
<b>Total</b>	<b>9,049</b>	<b>100%</b>	<b>44.29%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,514	38.28%
Renter Occupied Units	1,776	44.91%
Vacant Units	665	16.81%
<b>Total Units</b>	<b>3,955</b>	<b>100%</b>

## Income Data

Median Family Income	\$22,509
Percent Family Poverty	32.70%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	80	\$4,320	35	43.75%
Non-Depository Institutions	178	\$12,328	162	91.01%
<b>Total Single-Family Lending</b>	<b>258</b>	<b>\$16,648</b>	<b>197</b>	<b>76.36%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	298	113	37.92%	128	42.95%	107	83.59%
Asian	0	0	0.00%	0	0.00%	0	0.00%
Native American	3	1	33.33%	1	33.33%	1	100.00%
White	205	80	39.02%	88	42.93%	60	68.18%
Other	4	1	25.00%	2	50.00%	1	50.00%
Not Reported	135	42	31.11%	39	28.89%	28	71.79%
Hispanic*	17	8	47.06%	6	35.29%	4	66.67%
<b>Total</b>	<b>645</b>	<b>237</b>	<b>36.74%</b>	<b>258</b>	<b>40.00%</b>	<b>197</b>	<b>76.36%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	51	60	108	140	171
FHA/VA Home Purchase	18	13	7	4	0
Refinance	124	132	109	140	78
Home Improvement	20	22	8	11	9
<b>Total Lending</b>	<b>213</b>	<b>227</b>	<b>232</b>	<b>295</b>	<b>258</b>
Loans by Subprime Lenders	74	73	107	184	158

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	115	27.98	\$8,466	\$74
LONG BEACH MORTGAGE CO.	33	8.03	\$2,465	\$75
NEW CENTURY MORTGAGE CORPORATION	33	8.03	\$2,407	\$73
FINANCE AMERICA	21	5.11	\$1,384	\$66
AEGIS FUNDING CORPORATION	21	5.11	\$1,322	\$63
LEHMAN BROTHERS BANK	17	4.14	\$1,126	\$66
PEOPLE'S CHOICE FINANCIAL CORP	14	3.41	\$863	\$62
BNC MORTGAGE	11	2.68	\$821	\$75
COUNTRYWIDE HOME LOANS	11	2.68	\$721	\$66
RESIDENTIAL FUNDING CORPORATION	9	2.19	\$575	\$64

By Originations

ARGENT MORTGAGE COMPANY LLC	64	37.43	\$4,724	\$74
LONG BEACH MORTGAGE CO.	18	10.53	\$1,379	\$77
NEW CENTURY MORTGAGE CORPORATION	13	7.60	\$917	\$71
AEGIS FUNDING CORPORATION	9	5.26	\$662	\$74
FINANCE AMERICA	9	5.26	\$591	\$66
PEOPLE'S CHOICE FINANCIAL CORP	7	4.09	\$421	\$60
BNC MORTGAGE	5	2.92	\$361	\$72
COUNTRYWIDE HOME LOANS	4	2.34	\$347	\$87
AEGIS WHOLESALE CORPORATION	4	2.34	\$135	\$34
FIRST PLACE BANK	2	1.17	\$169	\$85

**Top Ten Refinance Lenders**

By Application

ARGENT MORTGAGE COMPANY LLC	33	13.81	\$2,369	\$72
AMERIQUEST MORTGAGE COMPANY	22	9.21	\$1,920	\$87
BENEFICIAL HOMEOWNERS SERVICE	14	5.86	\$942	\$67
NEW CENTURY MORTGAGE CORPORATION	12	5.02	\$753	\$63
JPMORGAN CHASE BANK	11	4.60	\$626	\$57
HFC COMPANY LLC	10	4.18	\$654	\$65
CCO MORTGAGE CORP	9	3.77	\$326	\$36
DELTA FUNDING CORPORATION	8	3.35	\$677	\$85
AEGIS LENDING CORPORATION	8	3.35	\$619	\$77
PEOPLE'S CHOICE FINANCIAL CORP	8	3.35	\$598	\$75

By Originations

ARGENT MORTGAGE COMPANY LLC	13	16.67	\$848	\$65
NEW CENTURY MORTGAGE CORPORATION	10	12.82	\$651	\$65
JPMORGAN CHASE BANK	7	8.97	\$350	\$50
PEOPLE'S CHOICE FINANCIAL CORP	5	6.41	\$375	\$75
CCO MORTGAGE CORP	5	6.41	\$194	\$39
BENEFICIAL HOMEOWNERS SERVICE	3	3.85	\$205	\$68
AMERICAN HOME MORTGAGE CORP.	3	3.85	\$203	\$68
ENCORE CREDIT CORP	2	2.56	\$146	\$73
CHASE MANHATTAN BANK USA, NA	2	2.56	\$144	\$72
AEGIS FUNDING CORPORATION	2	2.56	\$133	\$67

# NORTH COLLINWOOD

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	10,630	53.61%	42.15%
Asian	82	0.41%	32.86%
Native American	47	0.24%	35.90%
White	8,959	45.18%	66.15%
Other	110	0.55%	42.77%
Hispanic*	218	1.10%	42.78%
<b>Total</b>	<b>19,828</b>	<b>100%</b>	<b>52.67%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,325	42.61%
Renter Occupied Units	4,917	48.44%
Vacant Units	908	8.95%
<b>Total Units</b>	<b>10,150</b>	<b>100%</b>

## Income Data

Median Family Income	\$36,541
Percent Family Poverty	15.30%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	397	\$35,968	90	22.67%
Non-Depository Institutions	322	\$27,807	226	70.19%
<b>Total Single-Family Lending</b>	<b>719</b>	<b>\$63,775</b>	<b>316</b>	<b>43.95%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	1,028	370	35.99%	412	40.08%	206	50.00%
Asian	7	3	42.86%	4	57.14%	3	75.00%
Native American	5	2	40.00%	1	20.00%	1	100.00%
White	464	124	26.72%	240	51.72%	73	30.42%
Other	10	4	40.00%	3	30.00%	0	0.00%
Not Reported	346	152	43.93%	59	17.05%	33	55.93%
Hispanic*	12	5	41.67%	4	33.33%	1	25.00%
<b>Total</b>	<b>1,860</b>	<b>655</b>	<b>35.22%</b>	<b>719</b>	<b>38.66%</b>	<b>316</b>	<b>43.95%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	177	176	222	249	281
FHA/VA Home Purchase	76	65	36	39	32
Refinance	405	361	521	372	369
Home Improvement	73	55	38	61	38
<b>Total Lending</b>	<b>731</b>	<b>657</b>	<b>817</b>	<b>721</b>	<b>720</b>
Loans by Subprime Lenders	165	149	177	292	243

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	130	17.47	\$11,435	\$88
AEGIS FUNDING CORPORATION	47	6.32	\$3,065	\$65
COUNTRYWIDE HOME LOANS	42	5.65	\$3,038	\$72
LEHMAN BROTHERS BANK	31	4.17	\$2,808	\$91
NEW CENTURY MORTGAGE CORPORATION	30	4.03	\$3,032	\$101
FINANCE AMERICA	24	3.23	\$1,829	\$76
KEYBANK NATIONAL ASSOCIATION	22	2.96	\$3,707	\$169
LONG BEACH MORTGAGE CO.	18	2.42	\$1,572	\$87
THIRD FEDERAL SAVINGS AND LOAN	17	2.28	\$1,976	\$116
NATIONAL CITY BANK OF INDIANA	14	1.88	\$1,773	\$127

#### By Originations

ARGENT MORTGAGE COMPANY LLC	49	15.65	\$4,260	\$87
AEGIS FUNDING CORPORATION	28	8.95	\$1,693	\$60
NEW CENTURY MORTGAGE CORPORATION	17	5.43	\$1,669	\$98
KEYBANK NATIONAL ASSOCIATION	15	4.79	\$2,695	\$180
LONG BEACH MORTGAGE CO.	14	4.47	\$1,179	\$84
THIRD FEDERAL SAVINGS AND LOAN	13	4.15	\$1,539	\$118
COUNTRYWIDE HOME LOANS	13	4.15	\$1,145	\$88
FIFTH THIRD MORTGAGE COMPANY	10	3.19	\$1,136	\$114
NATIONAL CITY BANK OF INDIANA	9	2.88	\$1,272	\$141
WELLS FARGO BANK, NA	9	2.88	\$1,198	\$133

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	140	11.70	\$12,754	\$91
AMERIQUEST MORTGAGE COMPANY	107	8.94	\$9,736	\$91
BENEFICIAL HOMEOWNERS SERVICE	82	6.85	\$7,993	\$97
COUNTRYWIDE HOME LOANS	64	5.35	\$5,811	\$91
HFC COMPANY LLC	63	5.26	\$6,009	\$95
LEHMAN BROTHERS BANK	37	3.09	\$3,372	\$91
WASHINGTON MUTUAL BANK	31	2.59	\$2,788	\$90
JPMORGAN CHASE BANK	28	2.34	\$2,291	\$82
DELTA FUNDING CORPORATION	27	2.26	\$3,012	\$112
PEOPLE'S CHOICE FINANCIAL CORP	26	2.17	\$2,311	\$89

#### By Originations

ARGENT MORTGAGE COMPANY LLC	53	14.36	\$4,829	\$91
COUNTRYWIDE HOME LOANS	29	7.86	\$2,577	\$89
BENEFICIAL HOMEOWNERS SERVICE	15	4.07	\$1,432	\$95
JPMORGAN CHASE BANK	14	3.79	\$1,133	\$81
HFC COMPANY LLC	12	3.25	\$1,129	\$94
WASHINGTON MUTUAL BANK	11	2.98	\$874	\$79
FLAGSTAR BANK	10	2.71	\$954	\$95
NEW CENTURY MORTGAGE CORPORATION	10	2.71	\$825	\$83
REAL ESTATE MORTGAGE CORP	9	2.44	\$871	\$97
THIRD FEDERAL SAVINGS AND LOAN	9	2.44	\$800	\$89

## OHIO CITY

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,535	27.23%	6.14%
Asian	92	0.99%	40.26%
Native American	70	0.75%	30.77%
White	5,356	57.54%	48.36%
Other	1,255	13.48%	36.01%
Hispanic*	2,489	26.74%	38.42%
<b>Total</b>	<b>9,308</b>	<b>100%</b>	<b>33.56%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,119	25.58%
Renter Occupied Units	2,480	56.70%
Vacant Units	775	17.72%
<b>Total Units</b>	<b>4,374</b>	<b>100%</b>

### Income Data

Median Family Income	\$23,273
Percent Family Poverty	33.50%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	208	\$27,585	24	11.54%
Non-Depository Institutions	84	\$7,500	57	67.86%
<b>Total Single-Family Lending</b>	<b>292</b>	<b>\$35,085</b>	<b>81</b>	<b>27.74%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	30	7	23.33%	15	50.00%	9	60.00%
Asian	17	1	5.88%	13	76.47%	0	0.00%
Native American	6	4	66.67%	0	0.00%	0	0.00%
White	443	127	28.67%	237	53.50%	60	25.32%
Other	3	2	66.67%	1	33.33%	0	0.00%
Not Reported	128	54	42.19%	26	20.31%	12	46.15%
Hispanic*	100	42	42.00%	38	38.00%	14	36.84%
<b>Total</b>	<b>627</b>	<b>195</b>	<b>31.10%</b>	<b>292</b>	<b>46.57%</b>	<b>81</b>	<b>27.74%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	81	84	113	104	185
FHA/VA Home Purchase	6	7	7	6	4
Refinance	138	106	161	109	86
Home Improvement	36	19	18	20	17
<b>Total Lending</b>	<b>261</b>	<b>216</b>	<b>299</b>	<b>239</b>	<b>292</b>
Loans by Subprime Lenders	47	32	48	56	61

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
NATIONAL CITY BANK OF INDIANA	68	35.98	\$13,802	\$203
NATIONAL CITY BANK	14	7.41	\$502	\$36
FIRST PLACE BANK	12	6.35	\$1,365	\$114
NEW CENTURY MORTGAGE CORPORATION	7	3.70	\$561	\$80
THIRD FEDERAL SAVINGS AND LOAN	6	3.17	\$1,065	\$178
OHIO SAVINGS BANK	6	3.17	\$949	\$158
ARGENT MORTGAGE COMPANY LLC	6	3.17	\$737	\$123
FIFTH THIRD MORTGAGE COMPANY	5	2.65	\$521	\$104
COUNTRYWIDE HOME LOANS	5	2.65	\$371	\$74
PARK VIEW FEDERAL SAVINGS BANK	4	2.12	\$659	\$165

#### By Originations

NATIONAL CITY BANK	79	20.31	\$13,792	\$175
NATIONAL CITY BANK OF INDIANA	76	19.54	\$15,008	\$197
ARGENT MORTGAGE COMPANY LLC	18	4.63	\$1,933	\$107
FIRST PLACE BANK	13	3.34	\$1,653	\$127
COUNTRYWIDE HOME LOANS	11	2.83	\$815	\$74
NEW CENTURY MORTGAGE CORPORATION	10	2.57	\$757	\$76
GEAUGA SAVINGS BANK	9	2.31	\$780	\$87
OHIO SAVINGS BANK	8	2.06	\$1,074	\$134
AEGIS FUNDING CORPORATION	8	2.06	\$563	\$70
THIRD FEDERAL SAVINGS AND LOAN	7	1.80	\$1,368	\$195

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	41	13.90	\$3,539	\$86
AEGIS LENDING CORPORATION	21	7.12	\$1,881	\$90
AMERIQUEST MORTGAGE COMPANY	16	5.42	\$1,829	\$114
HFC COMPANY LLC	14	4.75	\$1,218	\$87
JPMORGAN CHASE BANK	10	3.39	\$1,052	\$105
DELTA FUNDING CORPORATION	10	3.39	\$861	\$86
COUNTRYWIDE HOME LOANS	10	3.39	\$790	\$79
KEYBANK NATIONAL ASSOCIATION	9	3.05	\$578	\$64
BENEFICIAL HOMEOWNERS SERVICE	8	2.71	\$530	\$66
LEHMAN BROTHERS BANK	7	2.37	\$853	\$122

#### By Originations

ARGENT MORTGAGE COMPANY LLC	17	19.77	\$1,447	\$85
AMERICAN HOME MORTGAGE CORP.	4	4.65	\$505	\$126
PEOPLE'S CHOICE FINANCIAL CORP	4	4.65	\$255	\$64
JPMORGAN CHASE BANK	3	3.49	\$294	\$98
WELLS FARGO BANK, NA	3	3.49	\$269	\$90
NEW CENTURY MORTGAGE CORPORATION	3	3.49	\$185	\$62
COUNTRYWIDE HOME LOANS	3	3.49	\$172	\$57
DELTA FUNDING CORPORATION	3	3.49	\$154	\$51
CHASE MANHATTAN BANK USA, NA	2	2.33	\$270	\$135
REPUBLIC BANK	2	2.33	\$261	\$131

## OLD BROOKLYN

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	928	2.72%	27.99%
Asian	420	1.23%	66.58%
Native American	90	0.26%	63.04%
White	31,835	93.17%	71.66%
Other	896	2.62%	58.39%
Hispanic*	2,170	6.35%	60.81%
<b>Total</b>	<b>34,169</b>	<b>100%</b>	<b>69.95%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	9,946	61.73%
Renter Occupied Units	5,343	33.16%
Vacant Units	823	5.11%
<b>Total Units</b>	<b>16,112</b>	<b>100%</b>

### Income Data

Median Family Income	\$43,285
Percent Family Poverty	8.40%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	981	\$76,086	150	15.29%
Non-Depository Institutions	517	\$44,884	293	56.67%
<b>Total Single-Family Lending</b>	<b>1,498</b>	<b>\$120,970</b>	<b>443</b>	<b>29.57%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	134	36	26.87%	61	45.52%	38	62.30%
Asian	53	22	41.51%	26	49.06%	4	15.38%
Native American	9	2	22.22%	5	55.56%	0	0.00%
White	2,335	616	26.38%	1,276	54.65%	338	26.49%
Other	25	5	20.00%	13	52.00%	2	15.38%
Not Reported	619	274	44.26%	117	18.90%	61	52.14%
Hispanic*	244	74	30.33%	122	50.00%	40	32.79%
<b>Total</b>	<b>3,175</b>	<b>955</b>	<b>30.08%</b>	<b>1,498</b>	<b>47.18%</b>	<b>443</b>	<b>29.57%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	399	458	483	464	544
FHA/VA Home Purchase	189	153	111	125	96
Refinance	984	939	1,399	821	736
Home Improvement	163	96	84	112	125
<b>Total Lending</b>	<b>1,735</b>	<b>1,646</b>	<b>2,077</b>	<b>1,522</b>	<b>1,501</b>
Loans by Subprime Lenders	197	188	229	328	309

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.



### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
THIRD FEDERAL SAVINGS AND LOAN	63	5.50	\$6,424	\$102
COUNTRYWIDE HOME LOANS	62	5.41	\$5,214	\$84
FIFTH THIRD MORTGAGE COMPANY	52	4.54	\$5,036	\$97
ARGENT MORTGAGE COMPANY LLC	52	4.54	\$4,994	\$96
US BANK, N.A.	50	4.37	\$4,735	\$95
WELLS FARGO BANK, NA	41	3.58	\$3,796	\$93
AEGIS FUNDING CORPORATION	33	2.88	\$1,802	\$55
CCO MORTGAGE CORP	33	2.88	\$1,799	\$55
LEHMAN BROTHERS BANK	31	2.71	\$2,063	\$67
AAMES FUNDING CORPORATION	31	2.71	\$1,835	\$59

#### By Originations

THIRD FEDERAL SAVINGS AND LOAN	56	8.75	\$5,766	\$103
FIFTH THIRD MORTGAGE COMPANY	47	7.34	\$4,628	\$98
COUNTRYWIDE HOME LOANS	32	5.00	\$2,805	\$88
CCO MORTGAGE CORP	30	4.69	\$1,738	\$58
WELLS FARGO BANK, NA	29	4.53	\$2,735	\$94
AMERICAN MIDWEST MORTGAGE CORP	28	4.38	\$2,608	\$93
AAMES FUNDING CORPORATION	26	4.06	\$1,500	\$58
REAL ESTATE MORTGAGE CORP	22	3.44	\$2,027	\$92
ARGENT MORTGAGE COMPANY LLC	20	3.13	\$1,884	\$94
FIRST PLACE BANK	18	2.81	\$1,456	\$81

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	228	10.83	\$23,029	\$101
ARGENT MORTGAGE COMPANY LLC	194	9.21	\$18,887	\$97
COUNTRYWIDE HOME LOANS	104	4.94	\$9,694	\$93
HFC COMPANY LLC	98	4.65	\$11,236	\$115
BENEFICIAL HOMEOWNERS SERVICE	81	3.85	\$8,586	\$106
THIRD FEDERAL SAVINGS AND LOAN	78	3.70	\$6,739	\$86
CHARTER ONE BANK	62	2.94	\$4,570	\$74
DELTA FUNDING CORPORATION	60	2.85	\$6,087	\$101
JPMORGAN CHASE BANK	57	2.71	\$5,315	\$93
AEGIS LENDING CORPORATION	55	2.61	\$5,828	\$106

#### By Originations

ARGENT MORTGAGE COMPANY LLC	84	11.41	\$8,345	\$99
THIRD FEDERAL SAVINGS AND LOAN	55	7.47	\$4,762	\$87
COUNTRYWIDE HOME LOANS	50	6.79	\$4,479	\$90
CHARTER ONE BANK	31	4.21	\$2,236	\$72
AMERICAN HOME MORTGAGE CORP.	23	3.13	\$1,748	\$76
FLAGSTAR BANK	21	2.85	\$1,872	\$89
HFC COMPANY LLC	20	2.72	\$2,452	\$123
JPMORGAN CHASE BANK	20	2.72	\$1,780	\$89
BENEFICIAL HOMEOWNERS SERVICE	17	2.31	\$1,812	\$107
WELLS FARGO BANK, NA	17	2.31	\$1,702	\$100

## PURITAS-LONGMEAD

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	3,618	23.80%	58.79%
Asian	351	2.31%	86.62%
Native American	64	0.42%	55.17%
White	10,696	70.37%	82.79%
Other	471	3.10%	73.80%
Hispanic*	1,057	6.95%	72.64%
<b>Total</b>	<b>15,200</b>	<b>100%</b>	<b>76.50%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,679	72.02%
Renter Occupied Units	1,451	22.33%
Vacant Units	367	5.65%
<b>Total Units</b>	<b>6,497</b>	<b>100%</b>

### Income Data

Median Family Income	\$41,269
Percent Family Poverty	10.20%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	382	\$23,674	77	20.16%
Non-Depository Institutions	261	\$19,912	159	60.92%
<b>Total Single-Family Lending</b>	<b>643</b>	<b>\$43,586</b>	<b>236</b>	<b>36.70%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	289	125	43.25%	103	35.64%	52	50.49%
Asian	17	4	23.53%	11	64.71%	2	18.18%
Native American	11	3	27.27%	6	54.55%	2	33.33%
White	973	336	34.53%	451	46.35%	140	31.04%
Other	11	6	54.55%	1	9.09%	0	0.00%
Not Reported	385	180	46.75%	71	18.44%	40	56.34%
Hispanic*	123	49	39.84%	50	40.65%	11	22.00%
<b>Total</b>	<b>1,686</b>	<b>654</b>	<b>38.79%</b>	<b>643</b>	<b>38.14%</b>	<b>236</b>	<b>36.70%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	169	180	208	225	226
FHA/VA Home Purchase	87	72	81	56	44
Refinance	456	430	574	432	318
Home Improvement	74	56	52	42	55
<b>Total Lending</b>	<b>786</b>	<b>738</b>	<b>915</b>	<b>755</b>	<b>643</b>
Loans by Subprime Lenders	147	135	169	232	188

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	43	7.49	\$3,399	\$79
AEGIS FUNDING CORPORATION	39	6.79	\$2,191	\$56
COUNTRYWIDE HOME LOANS	37	6.45	\$2,650	\$72
SOUTHSTAR FUNDING	26	4.53	\$1,136	\$44
CCO MORTGAGE CORP	24	4.18	\$1,227	\$51
LEHMAN BROTHERS BANK	23	4.01	\$1,517	\$66
US BANK, N.A.	20	3.48	\$1,793	\$90
WASHINGTON MUTUAL BANK	17	2.96	\$1,218	\$72
DECISION ONE MORTGAGE	12	2.09	\$1,176	\$98
THE HUNTINGTON NATIONAL BANK	12	2.09	\$1,044	\$87

#### By Originations

SOUTHSTAR FUNDING	22	8.15	\$1,004	\$46
ARGENT MORTGAGE COMPANY LLC	19	7.04	\$1,488	\$78
AEGIS FUNDING CORPORATION	19	7.04	\$931	\$49
CCO MORTGAGE CORP	17	6.30	\$788	\$46
COUNTRYWIDE HOME LOANS	13	4.81	\$979	\$75
DECISION ONE MORTGAGE	9	3.33	\$837	\$93
FIFTH THIRD MORTGAGE COMPANY	8	2.96	\$846	\$106
REAL ESTATE MORTGAGE CORP	8	2.96	\$702	\$88
NATIONAL CITY BANK OF INDIANA	8	2.96	\$631	\$79
AMERICAN MIDWEST MORTGAGE CORP	7	2.59	\$587	\$84

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	155	13.51	\$13,154	\$85
ARGENT MORTGAGE COMPANY LLC	113	9.85	\$9,591	\$85
HFC COMPANY LLC	108	9.42	\$9,767	\$90
BENEFICIAL HOMEOWNERS SERVICE	65	5.67	\$5,214	\$80
COUNTRYWIDE HOME LOANS	48	4.18	\$4,024	\$84
AEGIS LENDING CORPORATION	46	4.01	\$4,108	\$89
JPMORGAN CHASE BANK	34	2.96	\$2,202	\$65
LEHMAN BROTHERS BANK	33	2.88	\$2,688	\$81
THIRD FEDERAL SAVINGS AND LOAN	26	2.27	\$1,873	\$72
DELTA FUNDING CORPORATION	23	2.01	\$1,679	\$73

#### By Originations

ARGENT MORTGAGE COMPANY LLC	57	17.92	\$4,819	\$85
COUNTRYWIDE HOME LOANS	22	6.92	\$1,665	\$76
THIRD FEDERAL SAVINGS AND LOAN	13	4.09	\$895	\$69
JPMORGAN CHASE BANK	13	4.09	\$774	\$60
HFC COMPANY LLC	12	3.77	\$1,005	\$84
CHARTER ONE BANK	9	2.83	\$560	\$62
AMERICAN HOME MORTGAGE CORP	7	2.20	\$670	\$96
AMERIQUEST MORTGAGE COMPANY	7	2.20	\$607	\$87
PEOPLE'S CHOICE FINANCIAL CORP	7	2.20	\$585	\$84
NEW CENTURY MORTGAGE CORPORATION	7	2.20	\$559	\$80

# RIVERSIDE

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,246	25.01%	14.00%
Asian	137	2.75%	89.92%
Native American	15	0.30%	68.75%
White	3,459	69.43%	85.89%
Other	125	2.51%	35.32%
Hispanic*	256	5.14%	58.00%
<b>Total</b>	<b>4,982</b>	<b>100%</b>	<b>65.79%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,365	68.87%
Renter Occupied Units	560	28.25%
Vacant Units	57	2.88%
<b>Total Units</b>	<b>1,982</b>	<b>100%</b>

## Income Data

Median Family Income	\$43,650
Percent Family Poverty	16.40%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	109	\$8,805	15	13.76%
Non-Depository Institutions	74	\$6,370	33	44.59%
<b>Total Single-Family Lending</b>	<b>183</b>	<b>\$15,175</b>	<b>48</b>	<b>26.23%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	32	11	34.38%	10	31.25%	2	20.00%
Asian	7	4	57.14%	3	42.86%	2	66.67%
Native American	2	1	50.00%	0	0.00%	0	0.00%
White	291	94	32.30%	151	51.89%	31	20.53%
Other	2	1	50.00%	1	50.00%	1	100.00%
Not Reported	101	49	48.51%	18	17.82%	12	66.67%
Hispanic*	18	5	27.78%	9	50.00%	2	22.22%
<b>Total</b>	<b>435</b>	<b>160</b>	<b>36.78%</b>	<b>183</b>	<b>42.07%</b>	<b>48</b>	<b>26.23%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	48	51	71	69	77
FHA/VA Home Purchase	26	21	22	21	11
Refinance	135	147	187	122	83
Home Improvement	16	7	7	19	13
<b>Total Lending</b>	<b>225</b>	<b>226</b>	<b>287</b>	<b>231</b>	<b>184</b>
Loans by Subprime Lenders	26	31	34	48	32

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	12	7.19	\$1,131	\$94
HOWARD HANNA MORTGAGE SERVICES	10	5.99	\$897	\$90
FIFTH THIRD MORTGAGE COMPANY	8	4.79	\$1,015	\$127
COUNTRYWIDE HOME LOANS	8	4.79	\$718	\$90
CCO MORTGAGE CORP	8	4.79	\$269	\$34
THIRD FEDERAL SAVINGS AND LOAN	7	4.19	\$840	\$120
US BANK, N.A.	7	4.19	\$759	\$108
AEGIS FUNDING CORPORATION	6	3.59	\$357	\$60
NATIONAL CITY BANK OF INDIANA	5	2.99	\$548	\$110
LEHMAN BROTHERS BANK	5	2.99	\$291	\$58

#### By Originations

HOWARD HANNA MORTGAGE SERVICES	8	9.09	\$671	\$84
FIFTH THIRD MORTGAGE COMPANY	7	7.95	\$890	\$127
THIRD FEDERAL SAVINGS AND LOAN	6	6.82	\$700	\$117
COUNTRYWIDE HOME LOANS	4	4.55	\$349	\$87
ARGENT MORTGAGE COMPANY LLC	4	4.55	\$346	\$87
CCO MORTGAGE CORP	4	4.55	\$189	\$47
REAL ESTATE MORTGAGE CORP	3	3.41	\$292	\$97
UNION NATIONAL MORTGAGE CO.	3	3.41	\$274	\$91
WELLS FARGO BANK, NA	3	3.41	\$218	\$73
NATIONAL CITY BANK OF INDIANA	2	2.27	\$228	\$114

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	32	11.15	\$2,535	\$79
ARGENT MORTGAGE COMPANY LLC	23	8.01	\$2,089	\$91
HFC COMPANY LLC	20	6.97	\$2,053	\$103
BENEFICIAL HOMEOWNERS SERVICE	14	4.88	\$1,516	\$108
THIRD FEDERAL SAVINGS AND LOAN	12	4.18	\$1,018	\$85
DELTA FUNDING CORPORATION	11	3.83	\$1,133	\$103
COUNTRYWIDE HOME LOANS	11	3.83	\$1,085	\$99
JPMORGAN CHASE BANK	8	2.79	\$538	\$67
LEHMAN BROTHERS BANK	7	2.44	\$770	\$110
AEGIS LENDING CORPORATION	7	2.44	\$608	\$87

#### By Originations

ARGENT MORTGAGE COMPANY LLC	10	12.05	\$928	\$93
THIRD FEDERAL SAVINGS AND LOAN	10	12.05	\$835	\$84
FIFTH THIRD MORTGAGE COMPANY	5	6.02	\$420	\$84
COUNTRYWIDE HOME LOANS	4	4.82	\$420	\$105
CCO MORTGAGE CORP	4	4.82	\$314	\$79
JPMORGAN CHASE BANK	3	3.61	\$226	\$75
SOUTHSTAR FUNDING	3	3.61	\$220	\$73
AMERICAN MIDWEST MORTGAGE CORP	2	2.41	\$252	\$126
SIRVA MORTGAGE, INC.	2	2.41	\$228	\$114
AMERIQUEST MORTGAGE COMPANY	2	2.41	\$210	\$105

# SOUTH BROADWAY

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	4,398	20.48%	29.22%
Asian	70	0.33%	59.26%
Native American	52	0.24%	30.91%
White	16,689	77.71%	57.49%
Other	266	1.24%	42.55%
Hispanic*	700	3.26%	40.53%
<b>Total</b>	<b>21,475</b>	<b>100%</b>	<b>51.31%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	4,451	45.06%
Renter Occupied Units	4,258	43.11%
Vacant Units	1,169	11.83%
<b>Total Units</b>	<b>9,878</b>	<b>100%</b>

## Income Data

Median Family Income	\$29,346
Percent Family Poverty	21.10%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	344	\$25,522	127	36.92%
Non-Depository Institutions	473	\$33,837	367	77.59%
<b>Total Single-Family Lending</b>	<b>817</b>	<b>\$59,359</b>	<b>494</b>	<b>60.47%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	837	294	35.13%	358	42.77%	252	70.39%
Asian	10	6	60.00%	4	40.00%	1	25.00%
Native American	7	6	85.71%	1	14.29%	0	0.00%
White	849	299	35.22%	364	42.87%	179	49.18%
Other	10	2	20.00%	4	40.00%	1	25.00%
Not Reported	420	196	46.67%	86	20.48%	61	70.93%
Hispanic*	27	13	48.15%	9	33.33%	2	22.22%
<b>Total</b>	<b>2,133</b>	<b>803</b>	<b>37.65%</b>	<b>817</b>	<b>38.30%</b>	<b>494</b>	<b>60.47%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	202	223	283	310	443
FHA/VA Home Purchase	101	73	48	48	16
Refinance	441	372	430	327	322
Home Improvement	65	48	31	37	36
<b>Total Lending</b>	<b>809</b>	<b>716</b>	<b>792</b>	<b>722</b>	<b>817</b>
Loans by Subprime Lenders	207	166	220	335	375

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	209	19.81	\$16,122	\$77
AEGIS FUNDING CORPORATION	69	6.54	\$3,861	\$56
NEW CENTURY MORTGAGE CORPORATION	67	6.35	\$5,050	\$75
COUNTRYWIDE HOME LOANS	54	5.12	\$3,420	\$63
LONG BEACH MORTGAGE CO.	52	4.93	\$4,067	\$78
LEHMAN BROTHERS BANK	36	3.41	\$2,619	\$73
FINANCE AMERICA	34	3.22	\$2,191	\$64
THIRD FEDERAL SAVINGS AND LOAN	32	3.03	\$4,017	\$126
PEOPLE'S CHOICE FINANCIAL CORP	31	2.94	\$2,180	\$70
RESIDENTIAL FUNDING CORPORATION	28	2.65	\$1,922	\$69

#### By Originations

ARGENT MORTGAGE COMPANY LLC	81	17.65	\$6,170	\$76
NEW CENTURY MORTGAGE CORPORATION	46	10.02	\$3,493	\$76
LONG BEACH MORTGAGE CO.	34	7.41	\$2,692	\$79
AEGIS FUNDING CORPORATION	31	6.75	\$1,544	\$50
COUNTRYWIDE HOME LOANS	30	6.54	\$1,851	\$62
THIRD FEDERAL SAVINGS AND LOAN	25	5.45	\$3,392	\$136
PEOPLE'S CHOICE FINANCIAL CORP	14	3.05	\$926	\$66
FINANCE AMERICA	11	2.40	\$788	\$72
WELLS FARGO BANK, NA	10	2.18	\$722	\$72
CCO MORTGAGE CORP	10	2.18	\$565	\$57

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	144	12.59	\$13,043	\$91
ARGENT MORTGAGE COMPANY LLC	123	10.75	\$9,435	\$77
HFC COMPANY LLC	67	5.86	\$5,847	\$87
COUNTRYWIDE HOME LOANS	52	4.55	\$3,895	\$75
BENEFICIAL HOMEOWNERS SERVICE	48	4.20	\$4,322	\$90
DELTA FUNDING CORPORATION	47	4.11	\$4,043	\$86
LEHMAN BROTHERS BANK	38	3.32	\$2,988	\$79
AEGIS LENDING CORPORATION	37	3.23	\$2,914	\$79
NEW CENTURY MORTGAGE CORPORATION	28	2.45	\$2,249	\$80
THIRD FEDERAL SAVINGS AND LOAN	22	1.92	\$1,713	\$78

#### By Originations

ARGENT MORTGAGE COMPANY LLC	54	16.77	\$3,964	\$73
COUNTRYWIDE HOME LOANS	18	5.59	\$1,278	\$71
NEW CENTURY MORTGAGE CORPORATION	15	4.66	\$1,113	\$74
AMERICAN HOME MORTGAGE CORP	15	4.66	\$989	\$66
HFC COMPANY LLC	11	3.42	\$1,062	\$97
WELLS FARGO BANK, NA	10	3.11	\$715	\$72
AMERIQUEST MORTGAGE COMPANY	8	2.48	\$689	\$86
AEGIS FUNDING CORPORATION	8	2.48	\$475	\$59
DELTA FUNDING CORPORATION	7	2.17	\$750	\$107
THIRD FEDERAL SAVINGS AND LOAN	7	2.17	\$582	\$83

# SOUTH COLLINWOOD

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	10,968	76.21%	42.71%
Asian	15	0.10%	64.29%
Native American	51	0.35%	64.44%
White	3,313	23.02%	57.98%
Other	45	0.31%	35.47%
Hispanic*	144	1.00%	34.19%
<b>Total</b>	<b>14,392</b>	<b>100%</b>	<b>46.06%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,537	39.25%
Renter Occupied Units	3,045	47.11%
Vacant Units	881	13.63%
<b>Total Units</b>	<b>6,463</b>	<b>100%</b>

## Income Data

Median Family Income	\$26,447
Percent Family Poverty	24.30%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	191	\$11,605	63	32.98%
Non-Depository Institutions	274	\$20,582	233	85.04%
<b>Total Single-Family Lending</b>	<b>465</b>	<b>\$32,187</b>	<b>296</b>	<b>63.66%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	913	332	36.36%	342	37.46%	213	62.28%
Asian	2	1	50.00%	0	0.00%	0	0.00%
Native American	3	0	0.00%	1	33.33%	1	100.00%
White	195	63	32.31%	76	38.97%	44	57.89%
Other	4	2	50.00%	0	0.00%	0	0.00%
Not Reported	280	105	37.50%	46	16.43%	38	82.61%
Hispanic*	7	2	28.57%	1	14.29%	0	0.00%
<b>Total</b>	<b>1,397</b>	<b>503</b>	<b>36.01%</b>	<b>465</b>	<b>33.29%</b>	<b>296</b>	<b>63.66%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	135	143	169	186	228
FHA/VA Home Purchase	40	27	18	14	3
Refinance	274	243	276	276	203
Home Improvement	45	31	28	42	32
<b>Total Lending</b>	<b>494</b>	<b>444</b>	<b>491</b>	<b>518</b>	<b>466</b>
Loans by Subprime Lenders	195	165	213	317	241

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.



### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	146	23.21	\$11,779	\$81
COUNTRYWIDE HOME LOANS	44	7.00	\$3,164	\$72
NEW CENTURY MORTGAGE CORPORATION	42	6.68	\$3,319	\$79
AEGIS FUNDING CORPORATION	39	6.20	\$2,779	\$71
FINANCE AMERICA	27	4.29	\$2,123	\$79
LONG BEACH MORTGAGE CO.	26	4.13	\$2,108	\$81
LEHMAN BROTHERS BANK	26	4.13	\$1,869	\$72
PEOPLE'S CHOICE FINANCIAL CORP	21	3.34	\$1,541	\$73
CCO MORTGAGE CORP	15	2.38	\$928	\$62
RESIDENTIAL FUNDING CORPORATION	13	2.07	\$957	\$74

#### By Originations

ARGENT MORTGAGE COMPANY LLC	60	25.97	\$4,814	\$80
NEW CENTURY MORTGAGE CORPORATI	28	12.12	\$2,250	\$80
COUNTRYWIDE HOME LOANS	21	9.09	\$1,461	\$70
AEGIS FUNDING CORPORATION	15	6.49	\$1,068	\$71
LONG BEACH MORTGAGE CO.	13	5.63	\$1,058	\$81
PEOPLE'S CHOICE FINANCIAL CORP	7	3.03	\$476	\$68
SOUTHSTAR FUNDING	7	3.03	\$303	\$43
CCO MORTGAGE CORP	7	3.03	\$291	\$42
THIRD FEDERAL SAVINGS AND LOAN	5	2.16	\$375	\$75
FINANCE AMERICA	5	2.16	\$349	\$70

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	110	13.68	\$8,866	\$81
AMERIQUEST MORTGAGE COMPANY	88	10.95	\$7,854	\$89
BENEFICIAL HOMEOWNERS SERVICE	56	6.97	\$5,077	\$91
HFC COMPANY LLC	38	4.73	\$3,368	\$89
AEGIS LENDING CORPORATION	33	4.10	\$2,761	\$84
COUNTRYWIDE HOME LOANS	32	3.98	\$2,298	\$72
LEHMAN BROTHERS BANK	24	2.99	\$1,902	\$79
KEYBANK NATIONAL ASSOCIATION	24	2.99	\$1,431	\$60
DELTA FUNDING CORPORATION	23	2.86	\$2,271	\$99
PEOPLE'S CHOICE FINANCIAL CORP	22	2.74	\$1,661	\$76

#### By Originations

ARGENT MORTGAGE COMPANY LLC	42	20.69	\$3,146	\$75
COUNTRYWIDE HOME LOANS	13	6.40	\$907	\$70
NEW CENTURY MORTGAGE CORPORATION	10	4.93	\$764	\$76
PEOPLE'S CHOICE FINANCIAL CORP	10	4.93	\$720	\$72
BENEFICIAL HOMEOWNERS SERVICE	8	3.94	\$679	\$85
AAMES FUNDING CORPORATION	7	3.45	\$408	\$58
AMERIQUEST MORTGAGE COMPANY	6	2.96	\$490	\$82
SOUTHSTAR FUNDING	5	2.46	\$405	\$81
WELLS FARGO BANK, NA	5	2.46	\$386	\$77
WASHINGTON MUTUAL BANK	5	2.46	\$363	\$73

## ST. CLAIR-SUPERIOR

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	8,734	76.55%	34.87%
Asian	43	0.38%	36.11%
Native American	40	0.35%	49.12%
White	2,275	19.94%	50.95%
Other	318	2.79%	32.92%
Hispanic*	649	5.69%	34.37%
<b>Total</b>	<b>11,410</b>	<b>100%</b>	<b>37.63%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,550	30.96%
Renter Occupied Units	2,559	51.11%
Vacant Units	898	17.93%
<b>Total Units</b>	<b>5,007</b>	<b>100%</b>

### Income Data

Median Family Income	\$18,780
Percent Family Poverty	37.60%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	111	\$6,737	46	41.44%
Non-Depository Institutions	169	\$12,392	156	92.31%
<b>Total Single-Family Lending</b>	<b>280</b>	<b>\$19,129</b>	<b>202</b>	<b>72.14%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	440	157	35.68%	182	41.36%	132	72.53%
Asian	5	2	40.00%	0	0.00%	0	0.00%
Native American	2	1	50.00%	0	0.00%	0	0.00%
White	126	27	21.43%	67	53.17%	43	64.18%
Other	4	2	50.00%	1	25.00%	1	100.00%
Not Reported	153	73	47.71%	30	19.61%	26	86.67%
Hispanic*	22	6	27.27%	10	45.45%	6	60.00%
<b>Total</b>	<b>730</b>	<b>262</b>	<b>35.89%</b>	<b>280</b>	<b>38.36%</b>	<b>202</b>	<b>72.14%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	60	92	97	104	132
FHA/VA Home Purchase	7	12	5	0	2
Refinance	135	113	129	170	130
Home Improvement	18	21	16	19	16
<b>Total Lending</b>	<b>220</b>	<b>238</b>	<b>247</b>	<b>293</b>	<b>280</b>
Loans by Subprime Lenders	89	109	130	193	148

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	96	29.09	\$7,117	\$74
LONG BEACH MORTGAGE CO.	27	8.18	\$2,035	\$75
LEHMAN BROTHERS BANK	24	7.27	\$1,562	\$65
NEW CENTURY MORTGAGE CORPORATION	23	6.97	\$1,754	\$76
FINANCE AMERICA	23	6.97	\$1,476	\$64
AEGIS FUNDING CORPORATION	14	4.24	\$1,153	\$82
COUNTRYWIDE HOME LOANS	9	2.73	\$734	\$82
BNC MORTGAGE	9	2.73	\$507	\$56
PEOPLE'S CHOICE FINANCIAL CORP	8	2.42	\$676	\$85
DELTA FUNDING CORPORATION	7	2.12	\$548	\$78

#### By Originations

ARGENT MORTGAGE COMPANY LLC	44	32.84	\$3,244	\$74
LONG BEACH MORTGAGE CO.	17	12.69	\$1,285	\$76
NEW CENTURY MORTGAGE CORPORATION	9	6.72	\$681	\$76
COUNTRYWIDE HOME LOANS	5	3.73	\$412	\$82
FINANCE AMERICA	5	3.73	\$387	\$77
BNC MORTGAGE	5	3.73	\$285	\$57
PEOPLE'S CHOICE FINANCIAL CORP	4	2.99	\$301	\$75
AEGIS WHOLESALE CORPORATION	4	2.99	\$198	\$50
CCO MORTGAGE CORP	4	2.99	\$107	\$27
UNION FEDERAL BANK OF INDIANAPOLIS	3	2.24	\$239	\$80

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	69	16.87	\$5,062	\$73
AMERIQUEST MORTGAGE COMPANY	38	9.29	\$2,938	\$77
PEOPLE'S CHOICE FINANCIAL CORP	24	5.87	\$1,757	\$73
HFC COMPANY LLC	19	4.65	\$1,255	\$66
BENEFICIAL HOMEOWNERS SERVICE	17	4.16	\$1,374	\$81
LEHMAN BROTHERS BANK	15	3.67	\$1,034	\$69
AEGIS LENDING CORPORATION	13	3.18	\$1,063	\$82
COUNTRYWIDE HOME LOANS	13	3.18	\$982	\$76
JPMORGAN CHASE BANK	11	2.69	\$780	\$71
KEYBANK NATIONAL ASSOCIATION	11	2.69	\$671	\$61

#### By Originations

ARGENT MORTGAGE COMPANY LLC	32	24.62	\$2,433	\$76
PEOPLE'S CHOICE FINANCIAL CORP	11	8.46	\$789	\$72
CCO MORTGAGE CORP	7	5.38	\$237	\$34
HFC COMPANY LLC	6	4.62	\$353	\$59
COUNTRYWIDE HOME LOANS	6	4.62	\$334	\$56
KEYBANK NATIONAL ASSOCIATION	5	3.85	\$260	\$52
AMERICAN HOME MORTGAGE CORP	5	3.85	\$247	\$49
CHASE MANHATTAN BANK USA, NA	4	3.08	\$349	\$87
BENEFICIAL HOMEOWNERS SERVICE	4	3.08	\$312	\$78
AAMES FUNDING CORPORATION	4	3.08	\$278	\$70

## STOCKYARDS

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	919	10.67%	20.27%
Asian	128	1.49%	86.61%
Native American	50	0.58%	53.85%
White	6,308	73.21%	54.50%
Other	1,211	14.06%	43.54%
Hispanic*	2,337	27.12%	41.72%
<b>Total</b>	<b>8,616</b>	<b>100%</b>	<b>49.21%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,566	45.50%
Renter Occupied Units	1,516	44.04%
Vacant Units	360	10.46%
<b>Total Units</b>	<b>3,442</b>	<b>100%</b>

### Income Data

Median Family Income	\$23,803
Percent Family Poverty	31.50%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	121	\$6,458	36	29.75%
Non-Depository Institutions	127	\$8,687	101	79.53%
<b>Total Single-Family Lending</b>	<b>248</b>	<b>\$15,145</b>	<b>137</b>	<b>55.24%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	92	38	41.30%	36	39.13%	31	86.11%
Asian	18	7	38.89%	8	44.44%	1	12.50%
Native American	6	1	16.67%	2	33.33%	0	0.00%
White	417	159	38.13%	179	42.93%	94	52.51%
Other	2	0	0.00%	0	0.00%	0	0.00%
Not Reported	149	77	51.68%	23	15.44%	11	47.83%
Hispanic*	112	42	37.50%	52	46.43%	24	46.15%
<b>Total</b>	<b>684</b>	<b>282</b>	<b>41.23%</b>	<b>248</b>	<b>36.26%</b>	<b>137</b>	<b>55.24%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	65	57	70	85	112
FHA/VA Home Purchase	20	18	16	6	8
Refinance	170	145	129	124	106
Home Improvement	20	17	9	23	22
<b>Total Lending</b>	<b>275</b>	<b>237</b>	<b>224</b>	<b>238</b>	<b>248</b>
Loans by Subprime Lenders	64	61	42	95	103

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

**Top Ten Home Purchase Lenders**

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	67	21.68	\$5,269	\$79
AEGIS FUNDING CORPORATION	16	5.18	\$947	\$59
NEW CENTURY MORTGAGE CORPORATION	15	4.85	\$1,143	\$76
AEGIS LENDING CORPORATION	12	3.88	\$999	\$83
COUNTRYWIDE HOME LOANS	12	3.88	\$768	\$64
LEHMAN BROTHERS BANK	12	3.88	\$664	\$55
LONG BEACH MORTGAGE CO.	11	3.56	\$808	\$73
CCO MORTGAGE CORP	11	3.56	\$289	\$26
FINANCE AMERICA	9	2.91	\$648	\$72
WASHINGTON MUTUAL BANK	7	2.27	\$432	\$62

By Originations

ARGENT MORTGAGE COMPANY LLC	27	22.50	\$1,953	\$72
COUNTRYWIDE HOME LOANS	9	7.50	\$593	\$66
AEGIS FUNDING CORPORATION	8	6.67	\$457	\$57
LONG BEACH MORTGAGE CO.	6	5.00	\$472	\$79
NEW CENTURY MORTGAGE CORPORATION	6	5.00	\$461	\$77
CCO MORTGAGE CORP	6	5.00	\$213	\$36
THIRD FEDERAL SAVINGS AND LOAN	5	4.17	\$201	\$40
WELLS FARGO BANK, NA	4	3.33	\$274	\$69
AMERICAN MIDWEST MORTGAGE CORP	3	2.50	\$225	\$75
FINANCE AMERICA	3	2.50	\$219	\$73

**Top Ten Refinance Lenders**By Application

ARGENT MORTGAGE COMPANY LLC	55	15.24	\$4,098	\$75
AMERIQUEST MORTGAGE COMPANY	35	9.70	\$3,144	\$90
COUNTRYWIDE HOME LOANS	16	4.43	\$1,066	\$67
HFC COMPANY LLC	15	4.16	\$1,113	\$74
AEGIS LENDING CORPORATION	13	3.60	\$1,020	\$78
DELTA FUNDING CORPORATION	12	3.32	\$1,062	\$89
AMERICAN HOME MORTGAGE CORP	11	3.05	\$550	\$50
NEW CENTURY MORTGAGE CORPORATION	10	2.77	\$809	\$81
LEHMAN BROTHERS BANK	10	2.77	\$731	\$73
CHARTER ONE BANK	10	2.77	\$537	\$54

By Originations

ARGENT MORTGAGE COMPANY LLC	24	22.64	\$1,838	\$77
COUNTRYWIDE HOME LOANS	9	8.49	\$534	\$59
NEW CENTURY MORTGAGE CORPORATION	8	7.55	\$643	\$80
AMERICAN HOME MORTGAGE CORP	7	6.60	\$382	\$55
CHARTER ONE BANK	4	3.77	\$197	\$49
THIRD FEDERAL SAVINGS AND LOAN	4	3.77	\$181	\$45
OAK STREET MORTGAGE	4	3.77	\$181	\$45
INDYMAC BANK, F.S.B.	3	2.83	\$205	\$68
LONG BEACH MORTGAGE CO	3	2.83	\$196	\$65
CCO MORTGAGE CORP	3	2.83	\$96	\$32

# TREMONT

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,639	20.08%	9.24%
Asian	104	1.27%	33.33%
Native American	84	1.03%	45.95%
White	5,336	65.37%	44.10%
Other	1,000	12.25%	30.81%
Hispanic*	1,895	23.21%	30.33%
<b>Total</b>	<b>8,163</b>	<b>100%</b>	<b>34.57%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,058	26.79%
Renter Occupied Units	2,244	56.82%
Vacant Units	647	16.38%
<b>Total Units</b>	<b>3,949</b>	<b>100%</b>

## Income Data

Median Family Income	\$22,217
Percent Family Poverty	36.60%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	146	\$16,826	19	13.01%
Non-Depository Institutions	74	\$6,832	55	74.32%
<b>Total Single-Family Lending</b>	<b>220</b>	<b>\$23,658</b>	<b>74</b>	<b>33.64%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	71	35	49.30%	21	29.58%	14	66.67%
Asian	6	3	50.00%	3	50.00%	0	0.00%
Native American	4	2	50.00%	2	50.00%	1	50.00%
White	339	89	26.25%	170	50.15%	47	27.65%
Other	3	0	0.00%	2	66.67%	0	0.00%
Not Reported	108	43	39.81%	22	20.37%	12	54.55%
Hispanic*	38	15	39.47%	11	28.95%	6	54.55%
<b>Total</b>	<b>531</b>	<b>172</b>	<b>32.39%</b>	<b>220</b>	<b>41.43%</b>	<b>74</b>	<b>33.64%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	79	80	83	92	101
FHA/VA Home Purchase	11	7	3	6	6
Refinance	112	104	126	115	96
Home Improvement	32	23	14	12	17
<b>Total Lending</b>	<b>234</b>	<b>214</b>	<b>226</b>	<b>225</b>	<b>220</b>
Loans by Subprime Lenders	52	35	40	55	54

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
NATIONAL CITY BANK OF INDIANA	14	5.91	\$2,145	\$153
ARGENT MORTGAGE COMPANY LLC	14	5.91	\$1,128	\$81
FIRST PLACE BANK	12	5.06	\$1,506	\$126
COUNTRYWIDE HOME LOANS	11	4.64	\$887	\$81
AEGIS FUNDING CORPORATION	10	4.22	\$826	\$83
FIFTH THIRD MORTGAGE COMPANY	9	3.80	\$1,073	\$119
WELLS FARGO BANK, NA	8	3.38	\$1,373	\$172
OHIO SAVINGS BANK	8	3.38	\$796	\$100
LEHMAN BROTHERS BANK	8	3.38	\$577	\$72
KEYBANK NATIONAL ASSOCIATION	7	2.95	\$1,817	\$260

#### By Originations

FIRST PLACE BANK	11	10.28	\$1,302	\$118
NATIONAL CITY BANK OF INDIANA	7	6.54	\$1,449	\$207
THIRD FEDERAL SAVINGS AND LOAN	6	5.61	\$823	\$137
ARGENT MORTGAGE COMPANY LLC	6	5.61	\$472	\$79
JPMORGAN CHASE BANK	5	4.67	\$466	\$93
KEYBANK NATIONAL ASSOCIATION	4	3.74	\$1,038	\$260
FIFTH THIRD MORTGAGE COMPANY	4	3.74	\$443	\$111
OHIO SAVINGS BANK	4	3.74	\$348	\$87
AMERICAN HOME MORTGAGE CORP	4	3.74	\$217	\$54
WELLS FARGO BANK, NA	3	2.80	\$526	\$175

### Top Ten Refinance Lenders

#### By Application

AMERIQUEST MORTGAGE COMPANY	37	12.46	\$3,944	\$107
ARGENT MORTGAGE COMPANY LLC	35	11.78	\$3,620	\$103
COUNTRYWIDE HOME LOANS	19	6.40	\$2,819	\$148
HFC COMPANY LLC	10	3.37	\$838	\$84
LEHMAN BROTHERS BANK	10	3.37	\$829	\$83
WASHINGTON MUTUAL BANK	9	3.03	\$872	\$97
AEGIS LENDING CORPORATION	9	3.03	\$848	\$94
WELLS FARGO BANK, NA	9	3.03	\$807	\$90
PEOPLE'S CHOICE FINANCIAL CORP	8	2.69	\$776	\$97
NEW CENTURY MORTGAGE CORPORATION	8	2.69	\$680	\$85

#### By Originations

ARGENT MORTGAGE COMPANY LLC	16	16.67	\$1,328	\$83
COUNTRYWIDE HOME LOANS	11	11.46	\$1,490	\$135
WELLS FARGO BANK, NA	6	6.25	\$516	\$86
NEW CENTURY MORTGAGE CORPORATION	6	6.25	\$494	\$82
NATIONAL CITY BANK OF INDIANA	4	4.17	\$411	\$103
LONG BEACH MORTGAGE CO	3	3.13	\$465	\$155
WASHINGTON MUTUAL BANK	3	3.13	\$336	\$112
PEOPLE'S CHOICE FINANCIAL CORP	3	3.13	\$282	\$94
UNION FEDERAL BANK OF INDIANAPOLIS	3	3.13	\$210	\$70
THIRD FEDERAL SAVINGS AND LOAN	3	3.13	\$198	\$66

## UNION-MILES

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	14,922	96.50%	54.90%
Asian	15	0.10%	50.00%
Native American	18	0.12%	90.00%
White	478	3.09%	56.38%
Other	31	0.20%	39.20%
Hispanic*	100	0.65%	52.75%
<b>Total</b>	<b>15,464</b>	<b>100%</b>	<b>54.81%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	2,964	49.18%
Renter Occupied Units	2,453	40.70%
Vacant Units	610	10.12%
<b>Total Units</b>	<b>6,027</b>	<b>100%</b>

### Income Data

Median Family Income	\$26,406
Percent Family Poverty	28.60%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	165	\$9,536	48	29.09%
Non-Depository Institutions	331	\$24,346	287	86.71%
<b>Total Single-Family Lending</b>	<b>496</b>	<b>\$33,882</b>	<b>335</b>	<b>67.54%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	909	365	40.15%	358	39.38%	233	65.08%
Asian	6	1	16.67%	2	33.33%	2	100.00%
Native American	2	1	50.00%	1	50.00%	0	0.00%
White	165	60	36.36%	72	43.64%	52	72.22%
Other	9	5	55.56%	3	33.33%	1	33.33%
Not Reported	307	150	48.86%	60	19.54%	47	78.33%
Hispanic*	15	6	40.00%	6	40.00%	0	0.00%
<b>Total</b>	<b>1,398</b>	<b>582</b>	<b>41.63%</b>	<b>496</b>	<b>35.48%</b>	<b>335</b>	<b>67.54%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	123	113	149	192	212
FHA/VA Home Purchase	18	16	7	4	4
Refinance	318	229	243	265	247
Home Improvement	54	50	39	52	33
<b>Total Lending</b>	<b>513</b>	<b>408</b>	<b>438</b>	<b>513</b>	<b>496</b>
Loans by Subprime Lenders	227	190	232	346	293

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.



### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	203	38.67	\$15,648	\$77
LONG BEACH MORTGAGE CO	42	8.00	\$3,301	\$79
LEHMAN BROTHERS BANK	41	7.81	\$3,027	\$74
AEGIS FUNDING CORPORATION	30	5.71	\$1,894	\$63
NEW CENTURY MORTGAGE CORPORATION	27	5.14	\$2,139	\$79
FINANCE AMERICA	23	4.38	\$1,588	\$69
COUNTRYWIDE HOME LOANS	17	3.24	\$1,254	\$74
PEOPLE'S CHOICE FINANCIAL CORP	12	2.29	\$858	\$72
SOUTHSTAR FUNDING	11	2.10	\$536	\$49
RESIDENTIAL FUNDING CORPORATION	9	1.71	\$633	\$70

#### By Originations

ARGENT MORTGAGE COMPANY LLC	99	45.83	\$7,776	\$79
LONG BEACH MORTGAGE CO	25	11.57	\$1,932	\$77
NEW CENTURY MORTGAGE CORPORATION	15	6.94	\$1,211	\$81
AEGIS FUNDING CORPORATION	10	4.63	\$615	\$62
COUNTRYWIDE HOME LOANS	7	3.24	\$562	\$80
THIRD FEDERAL SAVINGS AND LOAN MORTGAGEIT, INC	6	2.78	\$466	\$78
PEOPLE'S CHOICE FINANCIAL CORP	5	2.31	\$365	\$73
AMERICAN HOME MORTGAGE CORP	5	2.31	\$337	\$67
SOUTHSTAR FUNDING	5	2.31	\$210	\$42
	5	2.31	\$192	\$38

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	131	15.30	\$10,063	\$77
AMERIQUEST MORTGAGE COMPANY	110	12.85	\$9,280	\$84
HFC COMPANY LLC	44	5.14	\$3,512	\$80
BENEFICIAL HOMEOWNERS SERVICE	36	4.21	\$2,963	\$82
DELTA FUNDING CORPORATION	32	3.74	\$2,625	\$82
AEGIS LENDING CORPORATION	27	3.15	\$2,159	\$80
PEOPLE'S CHOICE FINANCIAL CORP	26	3.04	\$1,982	\$76
NEW CENTURY MORTGAGE CORPORATION	25	2.92	\$1,986	\$79
JPMORGAN CHASE BANK	25	2.92	\$1,688	\$68
LEHMAN BROTHERS BANK	22	2.57	\$1,665	\$76

#### By Originations

ARGENT MORTGAGE COMPANY LLC	58	23.48	\$4,261	\$73
NEW CENTURY MORTGAGE CORPORATION	15	6.07	\$1,244	\$83
PEOPLE'S CHOICE FINANCIAL CORP	13	5.26	\$1,030	\$79
JPMORGAN CHASE BANK	10	4.05	\$626	\$63
LONG BEACH MORTGAGE CO	9	3.64	\$671	\$75
BENEFICIAL HOMEOWNERS SERVICE	8	3.24	\$690	\$86
DELTA FUNDING CORPORATION	8	3.24	\$560	\$70
AMERICAN HOME MORTGAGE CORP	8	3.24	\$462	\$58
HFC COMPANY LLC	7	2.83	\$644	\$92
COUNTRYWIDE HOME LOANS	7	2.83	\$511	\$73

# UNIVERSITY

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	2,899	30.62%	27.02%
Asian	1,129	11.92%	0.28%
Native American	17	0.18%	50.00%
White	5,346	56.46%	15.46%
Other	78	0.82%	10.94%
Hispanic*	181	1.91%	5.68%
<b>Total</b>	<b>9,469</b>	<b>100%</b>	<b>17.91%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	514	12.37%
Renter Occupied Units	3,240	77.98%
Vacant Units	401	9.65%
<b>Total Units</b>	<b>4,155</b>	<b>100%</b>

## Income Data

Median Family Income	\$24,603
Percent Family Poverty	31.50%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	58	\$7,479	6	10.34%
Non-Depository Institutions	32	\$3,577	24	75.00%
<b>Total Single-Family Lending</b>	<b>90</b>	<b>\$11,056</b>	<b>30</b>	<b>33.33%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	69	31	44.93%	20	28.99%	13	65.00%
Asian	0	0	0.00%	0	0.00%	0	0.00%
Native American	0	0	0.00%	0	0.00%	0	0.00%
White	100	21	21.00%	57	57.00%	11	19.30%
Other	1	0	0.00%	1	100.00%	0	0.00%
Not Reported	35	9	25.71%	12	34.29%	6	50.00%
Hispanic*	3	0	0.00%	3	100.00%	1	33.33%
<b>Total</b>	<b>205</b>	<b>61</b>	<b>29.76%</b>	<b>90</b>	<b>43.90%</b>	<b>30</b>	<b>33.33%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	17	17	23	37	54
FHA/VA Home Purchase	1	0	0	2	0
Refinance	53	42	46	29	30
Home Improvement	10	9	8	6	6
<b>Total Lending</b>	<b>81</b>	<b>68</b>	<b>77</b>	<b>74</b>	<b>90</b>
Loans by Subprime Lenders	25	22	14	23	25

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	20	16.67	\$1,925	\$96
NATIONAL CITY BANK OF INDIANA	15	12.50	\$2,745	\$183
NATIONAL CITY BANK	9	7.50	\$1,844	\$205
COUNTRYWIDE HOME LOANS	7	5.83	\$931	\$133
HOWARD HANNA MORTGAGE SERVICES	4	3.33	\$498	\$125
FIRST PLACE BANK	4	3.33	\$401	\$100
INDYMAC BANK, F.S.B.	3	2.50	\$519	\$173
UNION FEDERAL BANK OF INDIANAPOLIS	3	2.50	\$419	\$140
FIFTH THIRD MORTGAGE COMPANY	3	2.50	\$342	\$114
NEW CENTURY MORTGAGE CORPORATION	3	2.50	\$247	\$82

#### By Originations

NATIONAL CITY BANK OF INDIANA	9	16.67	\$1,949	\$217
ARGENT MORTGAGE COMPANY LLC	7	12.96	\$574	\$82
FIRST PLACE BANK	4	7.41	\$401	\$100
INDYMAC BANK, F.S.B.	3	5.56	\$519	\$173
UNION FEDERAL BANK OF INDIANAPOLIS	3	5.56	\$419	\$140
HOWARD HANNA MORTGAGE SERVICES	3	5.56	\$298	\$99
PARK VIEW FEDERAL SAVINGS BANK	2	3.70	\$516	\$258
LONG BEACH MORTGAGE CO	2	3.70	\$346	\$173
COUNTRYWIDE HOME LOANS	2	3.70	\$279	\$140
JPMORGAN CHASE BANK	2	3.70	\$170	\$85

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	12	12.37	\$1,184	\$99
AMERIQUEST MORTGAGE COMPANY	7	7.22	\$575	\$82
COUNTRYWIDE HOME LOANS	5	5.15	\$430	\$86
HFC COMPANY LLC	5	5.15	\$414	\$83
KEYBANK NATIONAL ASSOCIATION	5	5.15	\$381	\$76
PEOPLE'S CHOICE FINANCIAL CORP	4	4.12	\$411	\$103
FINANCE AMERICA	3	3.09	\$549	\$183
DOLLAR BANK, FSB	3	3.09	\$418	\$139
WASHINGTON MUTUAL BANK	3	3.09	\$358	\$119
FIRST HORIZON HOME LOAN CORP	3	3.09	\$300	\$100

#### By Originations

ARGENT MORTGAGE COMPANY LLC	4	13.33	\$440	\$110
HFC COMPANY LLC	3	10.00	\$239	\$80
PEOPLE'S CHOICE FINANCIAL CORP	2	6.67	\$242	\$121
FIRST HORIZON HOME LOAN CORP	2	6.67	\$180	\$90
FIRST PLACE BANK	2	6.67	\$169	\$85
COUNTRYWIDE HOME LOANS	2	6.67	\$157	\$79
ACCREDITED HOME LENDERS, INC	1	3.33	\$275	\$275
OHIO SAVINGS BANK	1	3.33	\$210	\$210
FIELDSTONE MORTGAGE COMPANY	1	3.33	\$210	\$210
KEYBANK NATIONAL ASSOCIATION	1	3.33	\$209	\$209

# WEST BOULEVARD

## Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	1,736	10.02%	28.64%
Asian	457	2.64%	78.50%
Native American	103	0.59%	53.01%
White	13,287	76.73%	63.46%
Other	1,734	10.01%	55.46%
Hispanic*	3,084	17.81%	57.18%
<b>Total</b>	<b>17,317</b>	<b>100%</b>	<b>59.19%</b>

## Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	3,774	52.78%
Renter Occupied Units	2,811	39.31%
Vacant Units	566	7.91%
<b>Total Units</b>	<b>7,151</b>	<b>100%</b>

## Income Data

Median Family Income	\$34,308
Percent Family Poverty	16.80%

## Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	346	\$23,615	79	22.83%
Non-Depository Institutions	311	\$24,862	208	66.88%
<b>Total Single-Family Lending</b>	<b>657</b>	<b>\$48,477</b>	<b>287</b>	<b>43.68%</b>

## Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	165	65	39.39%	71	43.03%	39	54.93%
Asian	47	17	36.17%	17	36.17%	5	29.41%
Native American	14	6	42.86%	5	35.71%	2	40.00%
White	962	288	29.94%	475	49.38%	185	38.95%
Other	8	2	25.00%	4	50.00%	0	0.00%
Not Reported	368	142	38.59%	85	23.10%	56	65.88%
Hispanic*	213	89	41.78%	92	43.19%	34	36.96%
<b>Total</b>	<b>1,564</b>	<b>520</b>	<b>33.25%</b>	<b>657</b>	<b>42.01%</b>	<b>287</b>	<b>43.68%</b>

## Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	158	143	185	181	261
FHA/VA Home Purchase	89	56	45	45	44
Refinance	409	344	482	292	302
Home Improvement	67	44	36	47	52
<b>Total Lending</b>	<b>723</b>	<b>587</b>	<b>748</b>	<b>565</b>	<b>659</b>
Loans by Subprime Lenders	124	102	141	196	209

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	71	11.99	\$6,039	\$85
COUNTRYWIDE HOME LOANS	40	6.76	\$2,734	\$68
AEGIS FUNDING CORPORATION	39	6.59	\$2,326	\$60
LEHMAN BROTHERS BANK	24	4.05	\$1,648	\$69
AEGIS LENDING CORPORATION	23	3.89	\$1,613	\$70
CCO MORTGAGE CORP	22	3.72	\$1,220	\$55
WASHINGTON MUTUAL BANK	15	2.53	\$998	\$67
FIFTH THIRD MORTGAGE COMPANY	14	2.36	\$1,180	\$84
JPMORGAN CHASE BANK	14	2.36	\$1,004	\$72
AEGIS WHOLESALE CORPORATION	14	2.36	\$950	\$68

#### By Originations

ARGENT MORTGAGE COMPANY LLC	36	11.80	\$2,987	\$83
AEGIS FUNDING CORPORATION	25	8.20	\$1,364	\$55
COUNTRYWIDE HOME LOANS	24	7.87	\$1,721	\$72
CCO MORTGAGE CORP	21	6.89	\$1,218	\$58
AMERICAN MIDWEST MORTGAGE CORP	12	3.93	\$1,006	\$84
AEGIS LENDING CORPORATION	10	3.28	\$603	\$60
THIRD FEDERAL SAVINGS AND LOAN	9	2.95	\$672	\$75
AEGIS WHOLESALE CORPORATION	9	2.95	\$580	\$64
REAL ESTATE MORTGAGE CORP	8	2.62	\$770	\$96
FIFTH THIRD MORTGAGE COMPANY	8	2.62	\$666	\$83

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	112	11.34	\$9,933	\$89
AMERIQUEST MORTGAGE COMPANY	98	9.92	\$9,727	\$99
HFC COMPANY LLC	71	7.19	\$6,597	\$93
COUNTRYWIDE HOME LOANS	44	4.45	\$3,790	\$86
BENEFICIAL HOMEOWNERS SERVICE	35	3.54	\$3,152	\$90
AEGIS LENDING CORPORATION	33	3.34	\$3,031	\$92
DELTA FUNDING CORPORATION	28	2.83	\$2,800	\$100
THIRD FEDERAL SAVINGS AND LOAN	27	2.73	\$2,076	\$77
CHARTER ONE BANK	27	2.73	\$1,762	\$65
LEHMAN BROTHERS BANK	24	2.43	\$2,221	\$93

#### By Originations

ARGENT MORTGAGE COMPANY LLC	48	15.89	\$4,185	\$87
THIRD FEDERAL SAVINGS AND LOAN	17	5.63	\$1,317	\$77
COUNTRYWIDE HOME LOANS	14	4.64	\$1,172	\$84
HFC COMPANY LLC	11	3.64	\$1,066	\$97
PEOPLE'S CHOICE FINANCIAL CORP	10	3.31	\$896	\$90
AMERIQUEST MORTGAGE COMPANY	9	2.98	\$774	\$86
AEGIS FUNDING CORPORATION	9	2.98	\$662	\$74
AMERICAN HOME MORTGAGE CORP	9	2.98	\$581	\$65
CHARTER ONE BANK	9	2.98	\$499	\$55
NEW CENTURY MORTGAGE CORPORATION	8	2.65	\$747	\$93

## WOODLAND HILLS

### Population Data

<u>Race/Ethnicity</u>	<u>Number</u>	<u>Percent</u>	<u>Home Ownership Rate</u>
African American	11,227	97.00%	33.33%
Asian	14	0.12%	12.50%
Native American	15	0.13%	20.00%
White	291	2.51%	47.57%
Other	27	0.23%	19.17%
Hispanic*	63	0.54%	27.91%
<b>Total</b>	<b>11,574</b>	<b>100%</b>	<b>33.38%</b>

### Housing Data

	<u>Number</u>	<u>Percent</u>
Owner-Occupied Units	1,413	27.85%
Renter Occupied Units	2,951	58.16%
Vacant Units	710	13.99%
<b>Total Units</b>	<b>5,074</b>	<b>100%</b>

### Income Data

Median Family Income	\$18,559
Percent Family Poverty	41.30%

### Single-Family Mortgage Lending

	<u>Total Loans</u>	<u>Dollars Loaned (\$000s)</u>	<u>High-Cost Loans</u>	<u>High-Cost Share</u>
Depository Institutions & Subsidiaries	92	\$5,436	31	33.70%
Non-Depository Institutions	189	\$14,080	171	90.48%
<b>Total Single-Family Lending</b>	<b>281</b>	<b>\$19,516</b>	<b>202</b>	<b>71.89%</b>

### Single-Family Mortgage Lending By Race/Ethnicity

<u>Race/Ethnicity</u>	<u>Applications</u>	<u>Denials</u>	<u>Denial Rate</u>	<u>Total Originations</u>	<u>Origination Rate</u>	<u>High- Cost Loans</u>	<u>High- Cost Share</u>
African American	577	222	38.47%	219	37.95%	154	70.32%
Asian	3	1	33.33%	1	33.33%	1	100.00%
Native American	1	0	0.00%	0	0.00%	0	0.00%
White	72	29	40.28%	27	37.50%	25	92.59%
Other	6	2	33.33%	1	16.67%	0	0.00%
Not Reported	180	91	50.56%	33	18.33%	22	66.67%
Hispanic*	9	2	22.22%	4	44.44%	4	100.00%
<b>Total</b>	<b>839</b>	<b>345</b>	<b>41.12%</b>	<b>281</b>	<b>33.49%</b>	<b>202</b>	<b>71.89%</b>

### Five-Year Loan Origination Trends (Including Single-Family and Manufactured)

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
Conventional Home Purchase	66	69	74	101	133
FHA/VA Home Purchase	10	9	9	3	4
Refinance	159	156	129	159	120
Home Improvement	28	23	17	29	24
<b>Total Lending</b>	<b>263</b>	<b>257</b>	<b>229</b>	<b>292</b>	<b>281</b>
Loans by Subprime Lenders	138	120	112	182	177

\* According to the U.S. Census Bureau, "Hispanic" is not a racial designation, and individuals categorized as "Hispanic" are also listed in one of the racial designations listed above.

### Top Ten Home Purchase Lenders

<u>By Application</u>	<u>Count</u>	<u>Market Share %</u>	<u>Dollars Loaned (\$000s)</u>	<u>Average Loan Size (\$000s)</u>
ARGENT MORTGAGE COMPANY LLC	133	35.37	\$10,554	\$79
LONG BEACH MORTGAGE CO.	29	7.71	\$2,309	\$80
NEW CENTURY MORTGAGE CORPORATION	27	7.18	\$2,099	\$78
FINANCE AMERICA	20	5.32	\$1,495	\$75
COUNTRYWIDE HOME LOANS	19	5.05	\$1,405	\$74
AEGIS FUNDING CORPORATION	18	4.79	\$1,156	\$64
LEHMAN BROTHERS BANK	16	4.26	\$1,182	\$74
RESIDENTIAL FUNDING CORPORATION	7	1.86	\$521	\$74
PEOPLE'S CHOICE FINANCIAL CORP	7	1.86	\$512	\$73
AAMES FUNDING CORPORATION	7	1.86	\$470	\$67

#### By Originations

ARGENT MORTGAGE COMPANY LLC	47	34.31	\$3,640	\$77
NEW CENTURY MORTGAGE CORPORATION	20	14.60	\$1,571	\$79
LONG BEACH MORTGAGE CO	18	13.14	\$1,457	\$81
COUNTRYWIDE HOME LOANS	8	5.84	\$630	\$79
THIRD FEDERAL SAVINGS AND LOAN	5	3.65	\$411	\$82
FINANCE AMERICA	5	3.65	\$336	\$67
PEOPLE'S CHOICE FINANCIAL CORP	4	2.92	\$300	\$75
SOUTHSTAR FUNDING	4	2.92	\$156	\$39
AEGIS FUNDING CORPORATION	3	2.19	\$167	\$56
SAXON MORTGAGE	3	2.19	\$165	\$55

### Top Ten Refinance Lenders

#### By Application

ARGENT MORTGAGE COMPANY LLC	60	13.36	\$5,160	\$86
AMERIQUEST MORTGAGE COMPANY	50	11.14	\$4,224	\$84
HFC COMPANY LLC	36	8.02	\$3,449	\$96
PEOPLE'S CHOICE FINANCIAL CORP	19	4.23	\$1,509	\$79
BENEFICIAL HOMEOWNERS SERVICE	16	3.56	\$1,571	\$98
DELTA FUNDING CORPORATION	16	3.56	\$1,557	\$97
NEW CENTURY MORTGAGE CORPORATION	15	3.34	\$1,303	\$87
COUNTRYWIDE HOME LOANS	15	3.34	\$1,176	\$78
KEYBANK NATIONAL ASSOCIATION	14	3.12	\$764	\$55
AEGIS LENDING CORPORATION	13	2.90	\$1,028	\$79

#### By Originations

ARGENT MORTGAGE COMPANY LLC	26	21.67	\$2,075	\$80
NEW CENTURY MORTGAGE CORPORATION	9	7.50	\$711	\$79
PEOPLE'S CHOICE FINANCIAL CORP	9	7.50	\$685	\$76
AAMES FUNDING CORPORATION	6	5.00	\$338	\$56
AMERICAN HOME MORTGAGE CORP	5	4.17	\$292	\$58
HFC COMPANY LLC	4	3.33	\$307	\$77
COUNTRYWIDE HOME LOANS	4	3.33	\$267	\$67
BENEFICIAL HOMEOWNERS SERVICE	3	2.50	\$282	\$94
NOVASTAR MORTGAGE, INC.	3	2.50	\$219	\$73
AEGIS FUNDING CORPORATION	3	2.50	\$219	\$73

## **APPENDIX**

### **Data Sources**

#### **Population, Housing, and Income Data**

Population, race, and ethnicity data were obtained from 2000 U.S. Census Summary File 1 (SF1), tables P7 and P8. Housing tenure and occupancy status were obtained from 2000 SF1, tables H3 and H4. Homeownership rates were calculated using 2000 SF1, tables H11A through H11H, by aggregating census tracts to create the appropriate geographies. Rates were calculated by dividing the population in owner occupied housing units of a given race/ethnicity by the total population of that race/ethnicity in occupied housing. Median family income and percent family poverty were gathered from Northern Ohio Data Information System (NODIS) demographic profiler, Primary Profile 9 and Poverty Profile 2.

#### **Mortgage Data**

All mortgage lending data presented in this report was generated by the Housing Research & Advocacy Center using PCi's CRA Wiz ®.

Data on the top ten refinance and home purchase lenders (by both number of applications and origination rates) are based on HMDA data for 2005, the most current available as of spring 2007. Data fields include the lender's name, the number of loans (either applications or actual loans originated), the market share of the lender based on the number of loans, the total dollar amount of the loans (either as applied for or actually originated) and the average size of the loans.